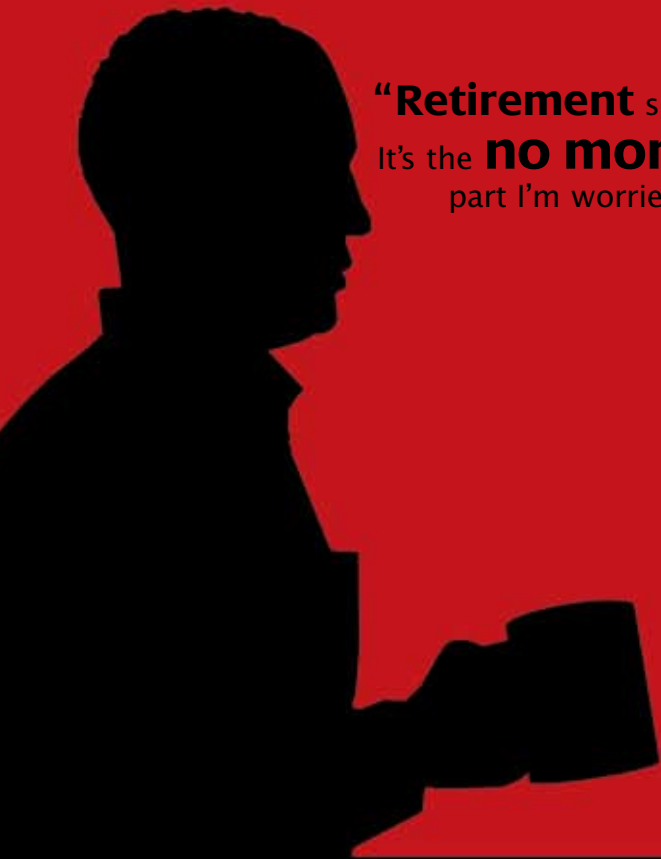


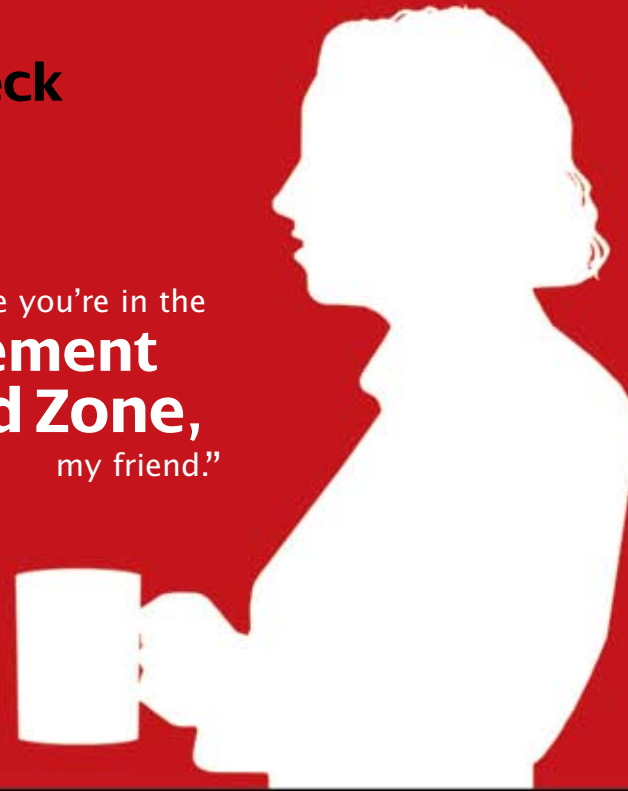
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Recruiting

How to Build a World-Class Team

Jack Welch:
What Winners
Are Made Of

Coach K: Choosing
the Right Players

3-3-30: A Simple
System to Win





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154891 10/11/2009



What Winners Are Made Of

By Jack Welch with Suzy Welch

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THE GOLD STANDARD

CHOOSING THE RIGHT PLAYERS FOR A WINNING TEAM

As the NCAA Championship winning basketball coach of the Duke Blue Devils, **Mike Krzyzewski (Coach K)** served as head coach for Team USA Basketball, leading the team to a gold medal win at the 2008 Olympic Games in Beijing, China. Coach K shares the recruiting strategies that helped bring his team to victory and the top spot at the Olympic medal podium.



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A SIMPLE SYSTEM TO WIN

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BEYOND RECRUITING:

NETWORKING, TEAM BUILDING AND RETENTION STRATEGIES THAT WORK

You've successfully recruited a new associate onto your team, but now what? World Financial Group leaders **Réal Michaud**, **Bill Mitchell** and **Jerry Ma** show you the importance of networking, team building and retention to your growing business, sharing strategies that have worked for them.

CONTRIBUTORS



World Financial Group CEO Marketing Director (CEO MD) **Bhupinder Singh Cheema** worked as a personal producer in the insurance and financial services industry for 17 years before coming on board with WFG. In this quarter's "Lead From the Front" column, Cheema shares why WFG's business model and emphasis on recruiting and team building helped him create the career he always wanted (see "Recruit to Grow: Why Recruiting is an Essential Part of Your WFG Business," pg. 21).

Mike Krzyzewski (Coach K) has been the men's basketball coach of the Duke University Blue Devils for 29 years, winning three NCAA Championships and 12 National Coach of the Year awards. In 2005, he was named head coach for Team USA Basketball, helping the team bring home the gold medal from the 2008 Olympic Games in Beijing, China. He, along with his co-author and daughter **Jamie K. Spatola**, chronicle that Olympic journey in their book *The Gold Standard: Building a World-Class Team*. *Opportunity* is honored to share an excerpt illustrating how Coach K chose the right players to get the job done. (See "The Gold Standard: Choosing the Right Players for a Winning Team," pg. 34).



World Financial Group Senior Vice Chairman **Jerry Ma** knows that the key to recruiting a winning team is not simply training your recruit, but keeping them. In this quarter's feature "Beyond Recruiting," Jerry discusses retention strategies that have worked for him as he has built his WFG business. Jerry lives in West Covina, Calif. with his wife and business partner, Beth, and their daughter. (See "Beyond Recruiting: Networking, Team Building and Retention Strategies that Work," pg. 42).

Team building has always been a top priority for WFG Executive Vice Chairman **Réal Michaud**. In this quarter's "Beyond Recruiting" feature, Michaud discusses the importance of integrating new associates onto the team, and provides insight on how to do just that. Michaud lives in Edmonton, Alb., with his wife and business partner Claudette, and enjoys building a WFG business with his three sons Corey, Cameron and Cal. (See "Beyond Recruiting: Networking, Team Building and Retention Strategies that Work," pg. 42).



Ask WFG Senior Vice Chairman **Bill Mitchell** about the key to building his business, and he will tell you his database with thousands of contacts is a critical part of his success. Known for not letting people fall off his radar, Mitchell shares the networking strategies that have helped build his client base and team in this quarter's "Beyond Recruiting" feature. Bill lives in Cincinnati, Ohio, with his wife and business partner, Peggy, and their three children. (See "Beyond Recruiting: Networking, Team Building and Retention Strategies that Work," pg. 42).

An insurance and financial services professional for more than 24 years, WFG Executive Chairman **Xuan Nguyen** has always believed the key to business success stemmed from using a system that is simple, clear, fast and doable to duplicate your business. This quarter, he shares his perspective on the 3-3-30 business principle that he believes is the building block of a WFG business. Xuan has three children and lives in Milpitas, Calif. with his wife and business partner, Hoa. (See "3-3-30: A Simple System to Win," pg. 38).



Former GE Chairman and CEO and legendary business leader **Jack Welch** knows what it takes to recruit top talent and build a world-class company. Under his leadership, GE grew into the world's most valuable corporation, leading *Fortune* magazine to name him "Manager of the Century" in 2000. Jack and his wife, **Suzy Welch**, also write "The Welch Way", a weekly column for *BusinessWeek* and the *New York Times* syndicate. Suzy – an author, commentator and business journalist – is a former editor of the *Harvard Business Review* and is a contributing editor at *O – the Oprah Magazine*. We are pleased to present "What Winners Are Made Of: How to Build a World-Class Team" (pg. 30), an excerpt from their bestselling book, *WINNING*.

As USA Luge's Senior National Team Manager, **Fred Zimny** has been a USA Luge coach since 1987 and in charge of the USA Luge recruiting program since 1990, traveling coast-to-coast to spot the next luge champion. Zimny shares his recruiting strategies and what he looks for in winners and team players in this quarter's "Opportunity Asks" (pg. 17).



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Jack D. Linder


President – World Financial Group

Many things set a World Financial Group business apart from the traditional financial services industry – our dedication to helping middle-income individuals and families, our mentoring business model, our business system, our team approach which includes our commitment to recruiting.

New associates who want to build a business with us by exclusively being a personal producer working their own book of business surely have an opportunity here and a place in our company. But, in my opinion, the real and unique opportunity in our business comes through recruiting and building a team with us – building a company within a company.

Recruiting accomplishes so many things in our business. Recruiting and training associates helps us build the field force we need to go out there and achieve WFG's big vision of helping middle-income families across North America get on track to their financial futures. Without a large number of trained people out there educating and helping people, we can never make that happen. Middle-income individuals and families represent a huge percentage of the population in both the United States and Canada, and they've been traditionally underserved by our industry. We need professionals to help us change that. While the rest of the industry's sales force is shrinking, we're committed to growing because we know that's the only way to meet the huge need out there.

In addition to helping families through financial products and services, recruiting gives interested and qualified individuals a potentially life-changing business opportunity in an exciting growth industry. Our company gives aspiring entrepreneurs a chance to call the shots in their own businesses and change life for their families and perhaps future generations. Financial services is also a referral industry. New associates bring new contacts and new spheres of influence, potential clients who could benefit from our services.

Recruiting the right people and building large, strong teams is an important part of our business and our opportunity – one of the cornerstones of our company. A solid recruiting program is what sets our company apart and what will give us the manpower we need to accomplish our mission. 



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A Time for Heroes

WFG's Convention of Champions Hits Las Vegas July 27-31, 2010

Associates from throughout North America will join together in Las Vegas July 27-31, 2010 for World Financial Group's biggest event of the year – the 2010 Convention of Champions at the MGM Grand. Themed “A Time for Heroes”, this year's convention celebrates heroes in business and life – inspiring everyone to bring out the hero within for their clients, their team members, their communities and their families.

This year's event is sure to “pow!” and “bam!” its way into history as one of WFG's best conventions ever. Packed with five days of workshops, trainings, general sessions, celebrations and team events, the 2010 convention provides WFG associates with the motivation and know-how they need to grow their businesses. Legendary football coach Tony Dungy will be the keynote speaker at the blockbuster event. Dungy, who led the Indianapolis Colts to a Super Bowl victory in 2007 and became the first African-American coach to win a



Super Bowl, will share the leadership tactics and approaches that inspire loyalty, dedication and confidence in his players and fuels their determination to win.

Reserve your spot for this can't miss event. Register today at wfg-online.com.

WFG Named Title Sponsor for Canada's 2011 Continental Cup

International curling tournament pits North America against the World

World Financial Group has joined forces with the Canadian Curling Association (CCA) and the World Curling Federation (WCF) as the title sponsor for the 2011 World Financial Group Continental Cup, presented by Monsanto, in St. Albert, Alberta, January 13-16, 2011.

A unique curling competition, the Continental Cup features teams from North America versus The World in a multi-day event. The year 2011 marks the seventh edition of the 'Cup', which began in 2002 in Regina. Currently Team North America and Team World are tied at three wins each.

The Cup format brings together six teams (three men's and three women's) for both Team World and Team North America in various competitions during the four-day event – regular team games, mixed doubles, singles, mixed skins and skins games. Each segment awards points for wins (or ties). The first side to reach 200 points is declared the event winner.

Randy Ferbey, team captain for WFG-sponsored curling champions Team Ferbey, arranged for a meeting with WFG and the CCA at a 2008 game in Toronto. Talks progressed and World Financial Group signed on as the event sponsor this past fall.

“World Financial Group is very excited to become the lead sponsor of the 2011 Continental Cup,” said Rick Williams, president



of World Financial Group Canada. “Our commitment to sponsoring the event is an example of our commitment to supporting curling in Canada, which began four years ago with our sponsorship of the Randy Ferbey team.”

Full event and ticket packages will be available starting in February. The 2011 Continental Cup will take place at Servus Credit Union Place, a multipurpose facility whose Performance Arena, seats approximately 2,000. The City of St. Albert, with a population of 58,000, is a suburb of Edmonton.

WFG also sponsors 2010 Canadian Seniors Curling Championships

In addition to the Continental Cup sponsorship, World Financial Group will also work with the Canadian Curling Association to be the title sponsor of the 2010 Canadian Senior Men's and Women's Curling Championships, taking place at the Ottawa Hunt and Golf Club in Ottawa, Ontario, from March 20-28, 2010. Winners of the 2010 World Financial Group Canadian Seniors tournament will represent Canada in the 2011 World Seniors tournament.

Hold That Tiger!

WFG Rising Stars Earn Their Stripes at Tiger School



World Financial Group's 2009 Tiger School class roared into the Hyatt Regency in San Antonio, Texas, from Nov. 30 – Dec. 3 to learn how to take their businesses to the next level from some of the company's biggest leaders.

The class of 30 benefited from small group training sessions with WFG President Jack Linder, Chairman's Council members Monte Holm, Xuan Nguyen, and Réal Michaud;

WFG Chief Marketing Officer Scott Childress; WFG Executive Vice President Susan Davies and Vice President of Sales and Marketing Kent Davies. In addition to training and building sessions, attendees had casual opportunities – including dinners and a paintball competition – to bond and learn from each other.

WFG Launches New Recruiting Websites

In November, World Financial Group unveiled another powerful recruiting tool for the WFG field: two new recruiting websites heralding the benefits of WFG's business opportunity.

WFGOpportunity.com (U.S.) and WFGOpportunity.ca (Canada) provide valuable information, dynamic videos and content highlighting the power of a WFG business, 24 hours a day, 7 days a week. In addition to overviews of who we are, what we do and how we help individuals and families get on track to more solid financial futures, visitors can enjoy "Hear My Story" videos from field leaders who share their personal stories about how WFG's business opportunity has changed their lives. Also available are the company's corporate videos for public viewing.

The second phase of the sites to launch in January 2010 will feature BPMs given by some of WFG's top field leaders, to help potential associates revisit the WFG opportunity at home and share what they saw at a meeting with family and friends. The phase II launch also features pages dedicated to targeted segments of WFG's market, including recruiting content especially for Baby Boomers, Generations X and Y, and women. More targeted pages will be posted throughout 2010.



WFG Canada's Power of One Tour Set for Spring 2010

In an effort to meet its goal of building a field force of 10,000 licensed Canadian associates, World Financial Group Canada will launch The Power of One tour in May 2010. Centered around the idea that one WFG associate has the power to ignite a growth explosion for his/her business and help the company hit its goals by recruiting and licensing one other person, The Power of One tour will feature WFG Chairman's Council members Monte Holm (Halifax, Montreal and Edmonton) and Executive Chairman Xuan Nguyen (Toronto and Vancouver) on a two-week, six-city, coast-to-coast tour across Canada from May 4-13. Each event will include an afternoon training session and a corporate overview in the evening. While dates, locations and agenda are subject to change, The Power of One tour will roll into the following cities:



coast-to-coast tour across Canada from May 4-13. Each event will include an afternoon training session and a corporate overview in the evening. While dates, locations and agenda are subject to change, The Power of One tour will roll into the following cities:

May 4: Halifax **May 11: Edmonton**
May 5: Montreal **May 12: Calgary**
May 6: Toronto **May 13: Vancouver**

Check wfg-online for updates and registration information.

Don't Miss USA Luge Athletes at the 2010 Winter Games in Vancouver

World Financial Group is proud to be an official sponsor of USA Luge and will be proud to cheer for USA Luge athletes who qualified to represent the United States in the 2010 Winter Games in Vancouver in February.

NBC and its family of networks will broadcast the Games. Check local listings for exact broadcast times, but luge competitions will take place from Feb. 13 -17:

Feb. 13-14, 2010 **Men's Singles**
Feb. 15-16, 2010 **Women's Singles**
Feb. 17, 2010 **Doubles**



We wish all the USA Luge athletes the best of luck.

As of press time, World Financial Group-sponsored curling team Team Ferbey was still in the hunt for a slot to represent Canada in the curling competition at the 2010 Winter Games. Log on to wfg-online.com or log on to WFG's sports blog: wfgsports.com for the latest information.





Congressional Reform Efforts Impact Financial Services

The 2009 congressional session proved to be one of the more active and controversial in recent memory. Health reform, climate change, financial services reform, and economic stimulus are among the major proposals under consideration.

Financial Services Reform

Reforms to our nation's financial services system present special challenges for our industry. The Obama Administration proposed and the Congress is expected to approve the creation of a Systemic Risk Regulator, a Consumer Financial Protection Agency (CFPA), and new insurance authority for the Treasury Department. The Systemic Risk Regulator would oversee the nation's largest financial services firms, including insurers. The CFPA would regulate banking and other non-securities products.

At the time of this writing, the CFPA would not have authority over life insurance products, with the exception of credit life insurance. It is unclear whether the CFPA will be authorized to expand into insurance product regulation in the future. AEGON USA is working to remove all insurance products from the jurisdiction of the CFPA. Under the Treasury Department Resolution Authority proposal, that agency would be authorized to monitor, and if necessary, take control of failing nonbanking institutions, including insurers. These proposed federal regulators will not replace our existing state regulatory system; only add to our regulatory requirements. AEGON USA is actively pursuing an Optional Federal Charter (OFC) for insurers but Congress will delay consideration of an OFC until a later time.

Included in the financial services regulatory scheme is an open-ended grant of authority to the Securities and Exchange Commission to harmonize the broker-dealer/registered investment adviser rules of conduct in ways that could include subjecting broker-dealers to the stricter fiduciary standards similar to those required of registered investment advisors. The SEC would have the authority to ban certain sales practices, conflicts of interest, and compensation rules. SEC action in this area could result in significant restriction of financial planners' ability to provide investment advice while selling proprietary variable products or possibly selling securities on a commission basis. We are working with our industry to ensure that regulators have authority and direction to establish "scalable" standards for different categories of registered representatives. It is clear that "one size does not fit all."

Health Care Reform

The federal debate on health care reform is also presenting us with challenges. One Senate proposal would create a poorly devised federal long-term care insurance program that could adversely impact the private market. The Community Living Assistance Services and Support (CLASS) Act would create a government run long-term care insurance program that would provide an average daily benefit of \$50 for long-term care services. Supporters of the CLASS Act initially estimated the payroll deduction at \$35 per month, raised it to \$65 per month, and now estimate the deduction to be \$100-\$110 per month – nearly 10 percent of a minimum wage worker's post tax take-home pay (the true premium cost could rise much higher). A mismatch between payroll deducted premiums and benefits could transform this proposal into an expensive entitlement program that does little to meet the needs of program participants. We are working to eliminate the CLASS Act from the health care legislation.

We are also working to defeat a proposed excise tax on supplemental insurance products. The Senate Finance Committee has proposed a high-cost insurance Excise Tax of 35 percent on insurers and insurance administrators for any health insurance plan that is above \$8,000 for singles and \$21,000 for family plans. The Excise Tax would, in effect, act as an indirect cap and would potentially affect all employers that sponsor health insurance plans, whether insured or self-insured, and regardless of whether the employer pays for the coverage or if the employee paid for coverage with after-tax dollars.

Congressional consideration of many of these issues will carry over into 2010. We anticipate that the new year will bring additional federal action on other issues important to our industry, including taxation. Hopefully, by the time you read this, Congress will have addressed the estate tax, which was set to expire on December 31, 2009. While some in Congress support a permanent estate tax at 2009 rates, it is likely that a compromise will be reached on a one-year extension of the current estate tax rates.

Byron Anderson

Assistant Director of Federal Government Relations
AEGON USA, Inc.



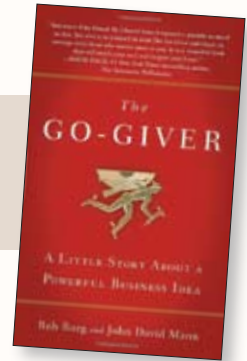
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Inspired READS



The Go-Giver: A Little Story About a Powerful Business Idea

By Bob Burg & John David Mann
(Portfolio Publishers, 2007)



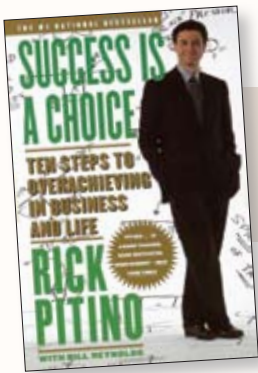
Robert Welsh

Senior Marketing Director Robert Welsh lives in San Jose, Calif. with his wife, Miyuki, and son, Kenny

"I feel this book is a must-read for WFG business leaders because they talk about the five laws of stratospheric success: value, compensation, influence, authenticity and receptivity. These laws apply not only to the leaders, but also to those that report to those leaders. Every leader should know these laws of success, teach them and have teams that live by them.

The overall message behind this book is that instead of focusing on ourselves, we should place our focus on helping others get where they want to be. And when we serve others, we get where we want to be. When we give, we stay open to receiving. This book really stood out for me because it was a quick read in a story format that teaches and shows how to apply the laws illustrated in a very practical manner. Many books talk at you, but few give examples of instruction.

Since reading this book, I have applied the five laws in my business. Also, I've been teaching from the book, particularly about leading people as a servant leader and teaching others how to do the same. This book has inspired me and helped me stay primarily focused on others rather than my own situations and really has helped my team."



Success Is a Choice: Ten Steps to Overachieving in Business and Life

By Rick Pitino with Bill Reynolds
(Broadway Books, 1997)



Racquel Ramlal

Senior Marketing Director Racquel Ramlal lives in Germantown, Md.

"I believe this book is a must read because all 10 points that Rick Pitino discusses are things a WFG leader must possess – from understanding how to deal with personal challenges, internal insecurities, and creating a vision of who and what you want to become. At the same time, you must be able to combat external obstacles. These are all things that we must understand and prepare for.

The author talks about the importance of building self esteem, setting demanding goals, and being positive. Among the things important here are having good habits, communication skills, role model skills, thriving under pressure, ferocious persistence, learning from adversity and surviving success. You can tell that the overall message is not only about becoming successful in life, but also about becoming an overachiever and how to eliminate negative connotations about overachieving and to understand that it is merely the 'essence of success'.

Pitino's experience inspired me. I can only imagine the challenges of being a successful coach for three different college basketball teams. Dealing with each players' different personality and gaming style, yet making it work so the team wins together. It's very similar to our WFG business. Whether it's creating a financial strategy from the kitchen table for different families, some of whom have no understanding about financial concepts to those who think they know it all, to training new business associates who may have no background in this business, and teaching them the first steps of building self esteem, to the person who has made lots of money and needs to be humbled. This book made me realize that if Rick Pitino could do it in an arena where there are so many egos involved, then we can definitely do it in our business. We can help individuals succeed."



QUOTABLES



Wise Words on Recruiting from Some Who Should Know

“And he saith unto them,
Come ye after me, and I will
make you fishers of men.”

– **MATTHEW 4:19,**
AMERICAN STANDARD VERSION

“I Want YOU for U.S. Army”

– **JAMES MONTGOMERY FLAGG**
CREATOR OF ICONIC U.S. ARMY RECRUITMENT POSTER
(1877-1960)

“**JACK KENNEDY ALWAYS SAID TO ME, ‘HEDY, GET INVOLVED. THAT’S THE SECRET OF LIFE. TRY EVERYTHING. JOIN EVERYTHING. MEET EVERYBODY.’”**

– **HEDY LAMARR**
ACTRESS AND SCIENTIST (1914-2000)

“You cannot belong to anyone else, until you belong to yourself.”

– **PEARL BAILEY (1918-1990),**
AMERICAN SINGER

“If I came in to recruit your son, I would tell you, your wife, and your son, that I will be the most demanding coach your son can play for.”

– **BOBBY KNIGHT**
U.S. COLLEGE BASKETBALL COACH

“**IN THE GREAT MASS OF OUR PEOPLE THERE ARE PLENTY INDIVIDUALS OF INTELLIGENCE FROM AMONG WHOM LEADERSHIP CAN BE RECRUITED.**”

– **HERBERT HOOVER**
AMERICAN PRESIDENT (1874-1964)

“Recruiting is the lifeblood of any program, so you can’t put anything above that . . . But it wouldn’t matter who you had here if you didn’t have the right mental attitude and work ethic.”

– **PETE CARROLL**
FORMER NFL COACH AND CURRENT COACH OF USC FOOTBALL

“If you win the mythical recruiting title, it shows you’re focused, you’ve got momentum and that you’re a very appealing program.”

– **ALLEN WALLACE**
NATIONAL RECRUITING EDITOR, SCOUT.COM

OPPORTUNITY

Asks:

Q: When you are recruiting potential sliders for the USA Luge team, stats and times have a lot to do with athletes you approach. But what beyond talent do you look for in a great luge team member?

FZ: In a sport where athletes live and die by the clock, ironically, when recruiting new athletes into the sport of luge, the most important trait that I look for has nothing to do with times or speed. To be successful, at anything really, an athlete must first love what they're doing. This passion surpasses almost all other qualities necessary to be successful in the sport. I'd much rather have an athlete that truly has a passion for what they're doing but is perhaps a little smaller or maybe not as strong as an athlete that is bigger and stronger yet puts in only a 75 percent effort. Initially, coaches subjectively review an athlete's performance based on items such as position, steering control, understanding, physical ability and "coachability." Only after an athlete has mastered the basic skills of luge can they then start to refine the qualities that will make them fast.

Q: How do you know when you have the right fit for the team? And how do you know when you have someone who will remain dedicated?

FZ: I wish there was a crystal ball that would allow us to determine if an athlete will remain dedicated to the sport of luge in the long run; it would sure make life a lot easier! But during the recruiting process, you can begin to see traits develop in an athlete that tell you whether they have the discipline and desire to remain dedicated. Work ethic, interest, attention to detail, respect for equipment – all these things indicate whether an athlete has the dedication to be successful in the future.

Q: How can you tell if someone has 'the heart of a champion', 'the right stuff'?

FZ: It always leads back to passion, no matter what your endeavor in life. If you love what you're doing, you will have the best possibility of being successful at it. An athlete can only rely on natural ability for so long. To obtain success at the highest level, it takes more than innate ability. Quite simply, it takes work. The Olympic Games only come around every four years but the Olympics are not won during the Olympic year. The Olympic champion earns that gold medal during the two to three years that lead up to the Games through hard work, foresight and preparation.

Q: Once you select a new team member, how do you help integrate him/her onto the team?

FZ: In luge, we have the benefit of a very structured and defined "stepping stone" recruitment/athlete development program that only allows an athlete to integrate into a team that has athletes who are already close in ability level and age. As coaches, we do our best to make the initial adjustment period as seamless as possible by providing specific, individualized attention to each athlete yet create team activities that help create a positive group environment. This way the new athlete will hopefully adjust faster to their new environment and find their "place" on the team.

Q: Do you believe people are born with the talent to be great at your sport or can it be learned?

FZ: Both. Without question, you can't have one without the other. To be successful at the highest level, in probably any undertaking, there must be a certain indefinable, intangible component that allows an individual to transcend their normal performance. But a successful athlete must also possess an inherent ability to go beyond what a normal athlete can achieve – the ability to handle pressure with the eyes of the world upon them on the most important day of their lives, the ability to focus so precisely that no outside influence is a distraction, and the physical/biological makeup that are the building blocks to their success. 🏇



FRED ZIMNY

Senior national team manager for USA Luge. Zimny oversees the team's recruiting efforts, traveling coast-to-coast to pick the best sliders to represent the United States in national and international competition, including the winter Olympic Games. World Financial Group is a proud sponsor of USA Luge and asked Zimny to share a few recruiting strategies about what he looks for in future champions and team members.

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Recruit to GROW

Why recruiting is an essential part of your WFG business

By **BHUPINDER SINGH CHEEMA**



The day I learned about World Financial Group's business opportunity was one of the most exciting and pivotal days of my life.

I had been toiling away in the insurance and financial services industry for more than 17 years at that point in 2001. I was a personal producer working with clients, and found that after so many years in business, while my client list was growing, my ability to spend the time that I wanted with them and still live the life I desired with my family was becoming much more difficult. I was quickly realizing there was only so much I, as an individual, could personally do.

But when I saw the World Financial Group business model, where I could recruit and train a team of independent professionals that could work with my clients as well as their own, and help me build a larger business, I knew I had found what I was looking for – an opportunity to help more families and, at the same time, buy back my life.

Since I started with WFG, I've spent time recruiting, training, building, and working with clients. Today, my team has 24 offices across Canada helping thousands of individuals and families get on more solid financial

ground. My business has also thrived in that time, with my income increasing steadily, since I learned the value of recruiting and building. One of my favorite quotes is from J. Paul Getty, famous entrepreneur and founder of Getty Oil, who knew the key to building a big business: "I'd rather have one percent of the effort of 100 men than 100 percent of my own effort." I've found this to be so true.

And, in my opinion, the key to growing your business here at World Financial Group is recruiting. As I've said, I've worked as a producer in this industry and found that after so many years in this business, I hit a wall with where I could go because I was only one person. WFG's business model has not only helped me grow my business beyond what I thought possible, but also has given me the ability to control my time while still serving the thousands of families out there who need our help.

The recruiting element of WFG's business model allows professionals here to achieve so many things. It has allowed me to build the business I've always wanted and:

- **Work toward accomplishing WFG's mission.** In order for our company to serve the millions of middle-income individuals and families throughout North America that need our help, we need an army of professionals. The

need is so great. Recruiting allows us to build and train professionals to meet that need.

- **Better serve clients.** As one person, there were only so many clients I could personally meet with and serve in a given day. But with dozens of trained professionals on our team, we can meet clients' needs and give them the personal attention they need and deserve.
- **Buy back my life.** While I run my own business, by having a team of trained professionals, every detail of the business does not depend directly on me. I now have team members who can help serve clients so I have more flexibility with my time and my family.
- **Grow my business and the company.** With my

WFG's business model has not only helped me grow my business beyond what I thought possible, but also has given me the ability to control my time while still serving the thousands of families out there who need our help.

previous company, I was building a practice that rested solely on my individual efforts. Today, I've grown a WFG business, growing my personal business as well as the reach of our company. I've estimated that in eight years with World Financial Group, I've personally expanded more in that time than the company I was previously with – and they've been around for more than 70 years. Our business model where we recruit and train professionals gives us the opportunity to do that.

- **Give people a chance to change their lives.** My team and I are honored to help clients change their lives by getting their financial houses in order. But WFG's business model gives us a chance to change their lives beyond financial products and strategies, by also seeing if they are a good fit for our business. We always say you cannot tell the heart of a champion, and I've found that to be true for me personally. When I first tried to break into this industry from a career as a mechanic, I was a client with a firm and asked my representative if his company was hiring. He said they were always looking and the company gave me a test – literally a multiple-choice, standardized test – to see if I was a good fit. The company rejected me based on those results,

but I vowed to break into the industry. I did so and got started with another company. Within a few years, the company I originally tested with tried to recruit me away. The experience showed me you cannot test who will be successful in this industry.

- **Work in a warm market.** Our industry is all about great client service and referrals. Referrals are how you grow your business. WFG's recruiting business model is a great way to always work in a warm market, whether through clients or new associates. Taprooting in your existing team is also a great way to find new associates to recruit by always working on the tip of the leg.
- **Choose your teammates.** WFG's business model also you gives you the opportunity to decide who you want to be in business with and build your team on your terms. You are the CEO for your business and as such, you are the headhunter, always on the lookout for good people who will make it grow.
- **Mentor and build professionals and leaders.** I've always had a passion for teaching, and WFG gives me the opportunity to not only help clients, but also to grow and mentor new professionals on our team. Our mentoring business model is like nothing else in the industry, in my opinion. Where as other companies pit veterans against new associates, providing no incentive for established professionals to show a new person the ropes, WFG's business model actually rewards teamwork and mentoring. Our system truly encourages a team environment based around servant leadership, where leaders are dedicated to the success of their associates and thereby the success of their businesses.

I am so grateful for the business and life World Financial Group has helped me build for myself and my family, and for the thousands of other families we've helped as clients and associates. And for me, World Financial Group's business model that embraces recruiting has been the key to help me live my dreams. 🙏

Bhupinder Singh Cheema is a World Financial Group CEO Marketing Director. He lives in Edmonton, Alberta, with his wife, Harvinder, and two sons, Sundeep and Mandeep.





A Mile In Their Shoes

More than 70 WFG associates in Winnipeg experienced homelessness firsthand and raised more than \$46,000 to help a community in need

The saying “walk a mile in their shoes” took on a whole new meaning for more than 70 World Financial Group (WFG) associates and their family members throughout Winnipeg, Manitoba, on a sunny fall day in September 2008.

The walk: the second-annual Siloam Mission Inner-City Challenge. The mile: a 5K walk through downtown Winnipeg. The shoes: those of the city’s more than 2,000 homeless who walk those same streets every day

WFG Qualified Marketing Directors Susan and Pat Richardson, and associates representing various WFG teams across Canada working out of the Richardson’s Winnipeg office, not only participated in, but also sponsored the event to benefit Siloam Mission, one of the city’s largest organizations serving the homeless. The mission, one of the largest shelters in Canada, provides a full range of programs and services for the local homeless population, including shelter, food, healthcare, living and employment programs to facilitate a transition back to mainstream society. The event raised more than \$46,000 for the mission

– \$36,000 from the event with an additional \$10,000 matching grant from the WFG Charitable Trust in Canada.

“Every time you do something to help somebody, you’re making a difference in the world,” said Susan. “Everyone who went out there made a difference in someone’s life. We all impacted lives that day.”

Making a positive difference has been a driving force for the Richardsons since starting their World Financial Group business more than four years ago. Susan, a former realtor, and Pat, also a former realtor and head of his own home building company, said they were both doing well in their previous careers, earning six-figure incomes with a dream retirement home in Mexico. But everything changed when the couple – who have been married for seven years but have known each other for 29 – sold a home to a pastor and his wife who told them about World Financial Group’s business opportunity.

“We were about five or six years from retirement when we saw this opportunity. I had no intentions of leaving a 25-year career. But when I went to the convention



MAKING A DIFFERENCE (TOP) Pat Richardson (left) and his wife Susan (right) present monies raised by their team and a match from the WFG Charitable Trust to Siloam Mission’s former director of development Linda Warkentin. (ABOVE) Walkers in the Siloam Mission Inner-City Challenge raised money by walking the streets of Winnipeg while experiencing the daily challenges faced by the city’s homeless population.

and did my due diligence and I absolutely saw how [this business] changed lives, it floored me. . . . I'd never seen anything like it," said Pat.

The Richardsons not only enjoy helping people take hold of their financial futures, but also appreciate building a business around their lives and values – including their love of children and animals (associates can bring their kids to the office as well as their pets) and their dedication to giving back to the community through charitable works. "We are a pay-it-forward type of office. We want to make a difference in this world," Pat added.

And it was, in fact, their WFG business that brought the Richardsons and their team to raise money for Siloam Mission. Siloam's previous marketing director, Els Fenton, was a client, and the Richardsons were aware of the organization's ongoing need for funding. They also knew about the life-changing work Siloam did to help the homeless and thought it resonated well with WFG's No Family Left Behind® message. What they didn't know, however, is that their idea would be a prayer answered.

"[Siloam Mission] was in a position where they had a really big cash shortfall that year,"

Susan recalled. "[Els] said she had prayed on Friday night for someone to

come forward and help them with a way to raise some money because the mission was really in a bad spot in the slow season, which is summer. On the Monday after this weekend, my husband said to me 'You know that client of our associate's . . . I think we should do a fundraiser for them. I think we should do a walk-a-thon.'"

When Pat phoned Fenton that day to tell her of their plan, "she was absolutely floored. . . . It was one of those meant-to-be things," Susan remembered.

"The fundraising efforts from World Financial Group for this particular event were phenomenal. . . . The funding came at a time when we really needed it," said Linda Warkentin, Siloam Mission's former director of communications and development.

According to Warkentin, the money

raised by WFG for the Inner-City Challenge carried the mission through a "crunch time," enabling them to run many of the organization's programs, provide medical care and meals to approximately 12,000 people.

More than 5,000 people per week access Siloam Mission's services, she said – which includes a drop-in center serving three to seven meals per day, a full working medical clinic staffed by volunteer doctors, an emergency shelter for men and women with clean beds, showers and toiletries, and educational and employment programs that help the homeless begin to transition back into society.

Siloam has seen the community need for their services grow exponentially, Warkentin added. The mission now serves 2,000 more meals a month than the same time last year, and the numbers are rising due to the recession and increased costs for food and housing. And, with the number of people falling on hard times, losing their homes and downsizing, Winnipeg has only a one-percent housing availability, leaving many people homeless and seeking shelter and services. In fact, one-third of the current users of Siloam's shelter are now working poor. "With more people

moving from a house to an apartment, someone gets pushed out at the bottom," Warkentin said.

In addition to raising funds and sponsoring the event, the World Financial Group team and the other 30-plus community members that participated (more than 100 in all) got an education in the daily challenges faced by the homeless population. The Saturday morning walk-a-thon broke participants up into small groups ushered by mission staff members. The groups then walked the city streets where the homeless live, complete with backpacks filled with items the homeless might carry around. Mission staff members made several stops along the route, pointing out bridge abutments where the homeless sleep, the difficulty in finding clean water, food and a place to sleep, basically giving participants the experience of being homeless.

In the afternoon, the WFG team



PAY IT FORWARD Pat (above) and Susan Richardson say giving back to the community has always been a vital part of their WFG business.

cleaned up the downtown area around the mission, similar to the work done by Siloam's Mission Of the Streets Team (MOST), a first-step employment training program that gives full-time jobs to homeless individuals doing street cleaning and beautification projects throughout the city.

"It was an eye opening experience to say the least. It was an emotional experience," said Pat. "We had our meals there . . . we did all the clean up. . . . They had five or six stop off areas and there was someone there to educate you on what the homeless do on a daily basis. . . . They really educated all the walkers on how the homeless live in Winnipeg."

But the appreciation was a two-way street. "When the World Financial Group team came, we saw an amazing community. It was families, people brought their kids, there were friends. It was like a community coming into our little community and supporting us," said Warkentin. "Our mission statement at Siloam Mission is that we are a connecting point between the compassionate and the less fortunate and that really resonated that day." 🐾

– Lisa Stockmann Karp

"Everyone who went out there made a difference in someone's life."

– Susan Richardson

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FAMILY MATTERS James Walker (right) and his wife Delores (left) were dedicated to providing the best for their family including (L-R) daughters Eboni and Krystal, granddaughter Destinee, and son James Jr.

Putting Others First

James Walker lived to be a blessing to everyone, especially his family

James Walker lived his life in service to others.

In fact, said his wife, Delores, being “a blessing to everybody” topped his monthly “to do” list. “He was very kindhearted with people. He always had a smile on his face,” said Delores, of her husband of nine years.

A dedicated father and husband, James, 46, worked hard to provide the best for his family – which included Delores, their children Eboni, 8, and James Jr., 6, James’s daughter Krystal, Delores’s daughter and his stepdaughter Naiema, and his grandchildren Destinee, Dorothy and Terrell.

He worked full-time as a correctional officer at the men’s state prison in Chino, Calif. In addition to his full-time job, James, a former mechanic, helped friends and family fix their cars or anything in their homes, sometimes for pay, but often just as a favor. He fixed buses for their church and fixed cars for complete strangers stranded on the roadside, expecting nothing in return.

Despite all of his work commitments, James’s number one priority was his family. “He always found time for the kids,” Delores said. The children inherited their love of sports from James – who loved to run marathons. He was a fixture on the sidelines at their games, and enjoyed taking time off from work to be a parental

chaperone for their school trips.

The entire Walker family shared James’s passion for travel. He looked forward to trips in their motor home and taking in the world’s natural wonders. “He always loved to see places not man made but created by God,” said Delores of their family trips to Niagara Falls and to James’s favorite destination, the Grand

“I knew my husband was special, but I didn’t realize how much he touched other people.”

– Delores Walker

Canyon. “He loved that place,” she recalled. “He found it an inspiring place and always kept wanting to go back.”

A big part of James’s dedication to his family included his commitment to their financial well-being, a commitment he and Delores shared since they began dating in 1995. James and Delores were both single parents, seeking a change and a better life for their children when they met on a bus in northern California while touring a local correctional facility. James was considering transferring from southern California, and Delores, a local

police officer, was contemplating a career change to corrections. James struck up a conversation, asking Delores if she would show him around town if he transferred. Then, three months later, after they both completed the correctional training academy, Delores gave James that tour and a romance blossomed. The couple both transferred to the Chino correctional facility in 2000, and married in June of that year, with Delores later retiring.

With the help of James’s good friend, fellow correctional officer Charles Kelly, the couple started taking steps toward a more solid financial future. Charles was a World Financial Group client with WFG Senior Vice Chairman Dan Charlier. Charles later joined the company as an associate and was so pleased with how WFG helped him get his financial house in order, he told the Walkers and they set up an appointment.

James and Delores had financial goals for their family, but they didn’t know where to start. After going through WFG’s Financial Dream Map® process, the couple began getting a financial program in place, including taking out additional life insurance policies, as their job policies didn’t provide enough coverage. Delores recalled that she and James were both so grateful to WFG for helping them get on track, they decided they wanted to help other families do the same.

The couple began as part-time as-



NATURAL WONDERS James Walker (top left) had a passion for places “created by God” said his wife Delores (top right), especially family trips to his favorite destination, the Grand Canyon.

sociates with World Financial Group in 2006, attending trainings and conventions together. While they decided not to pursue their business at that time, Delores said they benefited from the financial education they received. “She said to me a couple of times that when her husband had left the meetings with her, he always told her ‘God forbid, if something ever happened to me, everyone in the family is taken care of so you have nothing to worry about,’” remembered Dan. “He always made sure that whatever happened financially, that he always kept [their policies] a priority.”

Then, one morning this past October, a day the Walkers had prepared for but hoped would never come, came too early. While on his way to work on a car, James Walker was killed in a pile up on the freeway, when a speeding car spun out of control. Delores received the devastating news while waiting to meet James with his breakfast.

While she said she was “delirious” with grief, Delores did her best to stay strong for their children. She was deeply moved by the hundreds of people who relayed stories of how James changed their lives. She was especially moved by the reaction of the inmates at the prison where James worked. “When those inmates found out about what happened to him, they cried, and that’s something you do not hear at all,” she recalled tearfully. “They had made a card for him, and one of them wrote something in there that was just

amazing. That just broke my heart.”

“I knew my husband was special, but I didn’t realize how much he touched other people,” she added. “He was an angel placed on earth. He had a mission, he accomplished his mission and now he’s with the Lord and still fulfilling his duties.”

When Dan found out about James’s passing, he immediately contacted Delores and began working with the insurance company to secure her benefits. “Within 48 hours, they had a check on my desk,” said Dan.

He recalled when he delivered the check to Delores, he could see “the financial pressure being lifted off her shoulders.”

“When stuff like this happens, you realize we do make a huge difference for families,” Dan said. “It reaffirms the power of what we do. It really instills your belief that we do changes lives.”

And while she misses her husband greatly, Delores said she was happy for the strategy they put in place. “I don’t care how much money it was, it would never replace him. But the blessing of it all is how it helped me and my family.



“It reaffirms the power of what we do. It really instills your belief that we do changes lives.”

– Dan Charlier,

WFG Senior Vice Chairman

We would be really struggling,” Delores said. “It helped ease my pain that we did not have to worry or be stressing that we are going to be out on the streets.”

Today, Delores is working to make sure the plans she and James made together are realized. She has worked with Dan to start college funds for the children, and get additional insurance and investments in place. She said is grateful for the help and guidance Dan has provided. In addition to helping her financially, Delores said Dan calls her almost every day, making sure she is getting out and moving and working through her grief. He has even gotten her working out with his personal trainer and has had her family over to his home several times to spend time with his wife, Christine, and their three sons.

“I think he’s like another angel that dropped in my life,” she says of Dan. “He’s really helping me a lot . . . I really appreciate everything he is doing to help me.”

Moving forward, Delores plans to continue to travel with her children, perhaps taking them back to Niagara Falls and other destinations James loved. She also wants to help people realize how important it is to take hold of their financial futures, and work with other people who have lost loved ones. “When an agent approaches you about how to set up a financial plan for your future, really listen to what they have to say and act on it,” she said. “Don’t put it to the side, because you never know what’s going to happen.”

– Lisa Stockmann Karp

FRONT & CENTER

RECRUITING

In both business and sports, recruiting the right players for the key positions on your team can determine if you win or lose. But what are the qualities of a winner and how can you make sure a person is the right fit for your team? Read on and learn recruiting strategies from leaders who have been there – in the corner office, on the court and in the field of business.

30 What Winners Are Made Of

Former GE CEO **Jack Welch** is a business legend renowned for his management excellence. In an excerpt from the bestselling book *Winning* written with his wife **Suzy Welch**, Welch reveals the recruiting acumen that served him well throughout his career and shows you what to look for in a winner.

34 The Gold Standard: *Choosing the Right Players for a Winning Team*

Mike Krzyzewski (Coach K) knows a thing or two about building a competitive team. As head coach of the Duke University Blue Devils for 29 years, Krzyzewski racked up three NCAA Championships and 12 National Coach of the Year awards. But one of the most challenging and rewarding times in his career was as head coach of the 2008 Team USA men's basketball team. After a stunning upset at the 2004 Olympics, Krzyzewski helped bring the team to a 2008 Olympic gold-medal victory in Beijing. Learn the recruiting strategies that led to an award-winning turnaround.



38 A Simple System to Win

After 24 years in the insurance and financial services industry, WFG Executive Chairman **Xuan Nguyen** believes he has finally discovered the simple system for which he has been searching to win in our business. Read on and discover why 3-3-30 may be the key to success in your World Financial Group business.

Recruiting is an important part of your WFG business, but recruiting does not stop once an associate joins your team. Networking with and making sure that new associate is a happy, focused and productive part of the team are the keys to retention and success. WFG leaders Executive Vice Chairman **Réal Michaud** and Senior Vice Chairmen **Jerry Ma** and **Bill Mitchell** discuss the time-tested team building, retention and networking strategies that have helped them build successful WFG businesses.

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What Winners Are Made Of

By Jack Welch with Suzy Welch

How to Build a World-Class Team

Sometimes when I appear before business audiences, I get a question that totally stumps me, as in: I have no clue about the right answer. A couple of years ago at a convention of insurance executives in San Diego, for instance, a woman stood up and said, "What is the one thing you should ask in an interview to help you decide whom to hire?"

 *I shook my head. "The one thing?" I said. "I can't come up with one. What do you think?"*

"That's why I'm asking you!" she replied.

The audience roared, certainly because I was so floored, but also because they could probably relate.

Hiring good people is hard.

Hiring great people is brutally hard.

And yet nothing matters more in winning than getting the right people on the field. All the clever strategies and advanced technologies in the world are nowhere near as effective without great people to put them to work.

Before you even think about assessing people for a job, they have to pass through three screens. Remember, these tests should come at the outset of the hiring process, not right before you're about to sign on the dotted line.

The first test is for *integrity*. Integrity is something of a fuzzy word, so let me tell you my definition. People with integrity tell the truth, and they keep their word. They take responsibility for past actions, admit mistakes, and fix them. They know the laws of their country, industry, and company — both in letter and spirit — and abide by them. They play to win the right way, by the rules.

How can you test for integrity? If a candidate comes from inside your company, that's pretty easy. You've seen him or her in action or know someone who has. From the outside, you need to rely on reputation and reference checks. But those aren't foolproof. You also have to rely on your gut. Does the person seem real? Does she openly admit mistakes? Does he talk about his life with equal measures of candor and discretion?

Over time, many of us develop an instinct for integrity. Just don't be afraid to use it.

The second test is for *intelligence*. That doesn't mean a person must have read Shakespeare or can solve complex physics problems. It does mean the candidate has a strong dose of intellectual curiosity, with a breadth of knowledge to work with or lead other smart people in today's complex world.

Sometimes people confuse education with intelligence. I certainly did that at the start of my career. But with experience, I learned that smart people come from every kind of school. I've know many extremely bright people from places like Harvard and Yale. But some of the

best executives I've worked with have attended places like Bryant University in Providence, Rhode Island, and the University of Dubuque, in Iowa.

GE was lucky to have all these people on its team.

My point is that a candidate's education is only a piece of the picture, especially when it comes to intelligence.

The third ticket to the game is *maturity*. You can, by the way be mature at any age, and immature too. Regardless, there are certain traits that seem to indicate a person has grown up: the individual can withstand the heat, handle stress and setbacks, and, alternatively, when those wonderful moments arise, enjoy success with equal parts of joy and humility. Mature people respect the emotions of others. They feel confident but are not arrogant.

In fact, mature people usually have a sense of humor, especially about themselves!

As with integrity, there is no real test for maturity. Again, you have to rely on reference checks, reputation, and most important, gut.

The 4-E (and 1-P) Framework

The 4-E framework took years for me to solidify. No doubt other people have other frameworks that work very well in building winning teams. But I've found this one was consistently effective, year after year, across business and borders.

The first E is positive *energy*. It means the ability to go go go — to thrive on action and relish change. People with positive energy are generally extroverted and optimistic. They make conversation and friends easily. They start the day with enthusiasm and usually end it that

way too, rarely seeming to tire in the middle. They don't complain about working hard; they love to work.

They also love to play.

People with positive energy just love life.

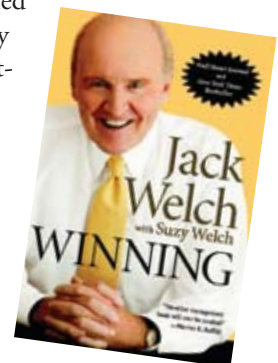
The second E is the ability to *energize* others. Positive energy is the ability to get other people revved up. People who energize can inspire their team to take on the impossible — and enjoy the hell out of doing it. In fact, people would arm wrestle for the chance to work with them.

Now, energizing others is not just about giving Pattonesque speeches. It takes a deep knowledge of your business and strong persuasion skills to make a case that will galvanize others.

The third E is *edge*, the courage to make tough yes-or-no decisions. Look, the world is filled with gray. Anyone can look at an issue from every different angle. Some smart people can — and will — analyze those angles indefinitely. But effective people know when to stop assessing and make a tough call, even without total information.

Little is worse than a manager at any level who can't cut bait, the type that always says, "Bring it back in a month and we'll take a good, hard look at it again," or that awful type that says yes to you, but then someone else comes into the room and changes his mind. We called these wishy-washy types last-one-out-the-door bosses.

Some of the smartest people that I've hired over the years — many of them from consulting — had real



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difficulty with edge, especially when they were put into operations. In every situation, they always saw too many options, which inhibited them from taking action. That indecisiveness kept their organizations in limbo. In the end, for several of them, that was a fatal flaw.

Which leads us to the fourth E — *execute* — the ability to get the job one.

Maybe this fourth E seems obvious, but for a few years, there were just the first three Es. Thinking these traits were more than sufficient, we evaluated hundreds of people and labeled a slew of them “high-potentials,” and moved many of them into managerial roles.

In that period, I traveled to personnel review sessions in the field with GE’s head of HR, Bill Conaty. At the review sessions, we would refer to a single page that had each manager’s photo on it, along with his or her boss’s performance review and three circles, one for each E we were using at the time. Each one of these Es would be colored in to represent how well the individual was doing. For instance, a person could have half a circle of energy, a full circle of energize, and a quarter circle of edge.

Then on Friday night after a weeklong trip to our midwestern businesses, Bill and I were flying back to headquarters, looking over page after page of high-potentials with three solidly colored-in circles. Bill turned to me. “You know, Jack, we’re missing something,” he said. “We have all these great people, but some of their results stink.”

What was missing was execution.

It turns out you can have positive energy, energize everyone around you, make hard calls, and still not get over the finish line. Being able to execute is a special and distinct skill. It means a person knows how to put decisions into action and push them forward to completion, through resistance, chaos, or unexpected obstacles. People who can execute know that winning is about results.

If a candidate has the four Es, then you look for that final P — *passion*.

By passion, I mean a heartfelt, deep, and authentic excitement about work. People with passion care — really care in their bones — about colleagues, employees, and friends winning. They love to learn and grow, and they get a huge kick when the people around them do the same.

The funny thing about people with passion, though, is that they usually aren’t excited just about work. They tend to be passionate about everything. They’re sports trivia nuts or they’re fanatical supporters of their alma maters or they’re political junkies.

Whatever — they just have juice for life in their veins.

HIRING FOR THE TOP

The three preliminary acid tests and the 4-E (and 1-P) framework apply to any hiring decision, no matter what level in the organization. But sometimes, you need to hire a senior-level-leader — someone who is going to run a major division or an entire company. In that case, there are four more highly developed characteristics that really matter.

The first characteristic is *authenticity*.

Why? It’s simple. A person cannot make hard decisions, hold unpopular positions, or stand tall for what he believes unless he knows who he is and feels comfortable with that. I am talking about self-confidence and conviction. These traits make a leader bold and decisive, which is absolutely critical in times when you must act quickly.

Just as important, authenticity makes leaders likable, for lack of a better word. Their “realness” comes across in the way they communicate and reach people on an emotional level. Their words move them: their message touches something inside.

When I was at GE, we would occasionally encounter a very successful executive who just could not be promoted to the next level.

In the early days, we would struggle with our reasoning. These executives demonstrated the right values and made the numbers, but usually their people did not connect with them.



What was wrong? Finally, we figured out that these executives always had a certain phoniness to them. They pretended to be something they were not — more in control, more upbeat, more savvy than they really were. They didn't sweat. They didn't cry. They squirmed in their own skin, playing a role of their own inventing.

Leaders can't have an iota of fakeness. They have to know themselves — so that they can be straight with the world, energize followers, and lead with the authority born of authenticity.

The second characteristic is the ability to *see around corners*. Every leader has to have a vision and the ability to predict the future, but good leaders must have a special capacity to anticipate the radically unexpected. In business, the best leaders in brutally competitive environments have a sixth sense for market changes, as well as moves by existing competitors and new entrants.

The former vice-chairman of GE, Paolo Fresco, is a gifted chess player. He carried that skill into every global business deal he made over the course of 30 years. Somehow, because of his intuition and savvy, he could put himself in the chair of the person across the table, allowing him to predict every move in a negotiation. To our amazement, Paolo always saw what was coming next. No one ever came close to getting the better of him — because he knew what his “adversary” was thinking before the adversary himself knew.

The ability to see around corners is the ability to imagine the unimaginable.

The third characteristic is a strong penchant to *surround themselves with people better and smarter than they are*.

Every time we had a crisis at GE, I would quickly assemble a group of the smartest, gutsiest people I

could find at any level from within the company and sometimes from without, and lean on them heavily for their knowledge and advice. I would make sure everyone in the room came at the problem from a different angle, and then I would have us all wallow in the information as we worked to solve the crisis. These sessions were almost always contentious, and the opinions that came at me strong and varied. And yet, my best decisions arose from what I learned in these debates. Disagreement surfaced meaningful questions and forced us to challenge assumptions. Everyone came out of the experience more informed and better prepared to take on the next crisis.

A good leader has the courage to put together a team of people who sometimes make him look like the dumbest person in the room! I know that sounds counterintuitive. You want your leader to be the smartest person in the room — but if he acts as if he is, he won't get half the pushback he must get to make the best decisions.

The fourth characteristic is *heavy-duty resilience*. Every leader makes mistakes, every leader stumbles and falls. The question with a senior-level leader is, does she learn from her mistakes, regroup, and then get going again with renewed speed, conviction, and confidence?

The name for this trait is resilience, and it is so important that a leader must have it going into a job because if she doesn't, a crisis time is too late to learn it. That is

why, when I placed people in new leadership situations, I always looked for candidates who had one or two very tough experiences. I particularly liked the people who had had the wind knocked clear out of them but proved they could run even harder in the next race.

The global business world today is going to knock any leader off her horse more than once. She must know how to get back in the saddle again.

Your goal in hiring is to get the right players on the field.

Luckily, great people are everywhere. You just have to know how to pick them.

It's so easy to just hire people you like. After all, you'll be spending the majority of your waking hours with them. It's also easy to hire people with relevant experience. They'll get the job done.

But friendship and experience are never enough. Every person you hire has to have integrity, intelligence, and maturity. Once you've got those, look hard for people with the four Es and passion. Beyond that, at the senior level, look for authenticity, foresight, the willingness to draw on others for advice, and resilience.

Put it all together, and those are the people who win. 🏆

Jack Welch began his career with the General Electric Company in 1960, and in 1981 became the company's eighth chairman and CEO. During his tenure, GE's market capitalization increased by \$400 billion, making it the world's most valuable corporation. Mr. Welch is currently the head of Jack Welch, LLC, where he serves as an advisor to a small group of Fortune 500 CEOs and speaks to businesspeople and students around the world.



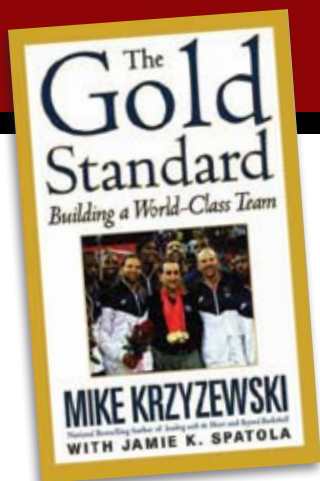
Suzy Welch is the former editor of the *Harvard Business Review*. She attended Harvard University and Harvard Business School, and is the author of numerous articles about leadership, creativity, change, and organizational behavior, and a contributor to several books about general management.



The **GOLD** Standard

Choosing the right players for a winning team

By Mike Krzyzewski
with Jamie K. Spatola



From the book *The Gold Standard: Building a World-Class Team* by Mike Krzyzewski with Jamie K. Spatola. © 2009 by Defense, LLC. Reprinted by permission of Grand Central Publishing, New York, N.Y. All rights reserved.

Because I have been a coach for the majority of my life, I am often asked, “How do you build a team?”

My proudest times as a coach are those when I recognize that a group of players has become a team, a whole that is truly greater than the sum of its parts. From the summer of 2006 through the 2008 Summer Olympics in Beijing, I had the opportunity to work with a group whose parts were some of the most talented basketball players in the game. And I had the privilege of being their coach as this amazing team came together to bring the gold medal back to the United States. In serving

as the national coach for USA Basketball over this three-year period, I was lucky enough to have the most gratifying experience of my career. It was an experience that I believe illustrates what team building is all about.

You do not select a team, you select a group of people and then work together to develop into a team. In other words, teams don't instantaneously become, they evolve. To do so, you need time, goals, and competitions.

When I say “time,” I don't simply mean the amount of days, hours, or weeks that you spend with one another, though this

quantity of time is vitally important. I really mean the way you spend that time. I mean the quality of it, the focus. When you are given the responsibility of building a team, you must make time for certain things. Time to form relationships. Time to establish standards. Time to get motivated. In the same vein, there are certain things for which there is no time. No time for excuses. No time for surprises. No time for inner turmoil. Leaders are

Teams don't instantaneously become, they evolve.

responsible for ensuring that you spend both the necessary quantity and quality of time to get the job done and for making certain that no time is wasted.

Every team needs an ultimate goal, a purpose for which it unites and prepares. Thinking about the goal that lies ahead is what gives your team energy. It's what you get excited about. It's why you practice hard. No matter what intermediate steps you take, your team should always have your ultimate goal in mind and allow its pursuit to invigorate you.

Competition is also vital to success in team building. In some cases, competition may be the very reason you have a team. But regardless of your goal, the competition your team will encounter must inform your decisions as a leader. You must develop a comprehensive understanding of who and what you're facing. Your training and preparation are then based on this understanding.

Throughout the course of your team's life span, competition also serves as an opportunity for self-assessment. How your team functions under the pressure of competition can help the leader judge the effectiveness of your training, determine the direction you need to take,

and discover what changes and improvements must be made. You train, you go to combat, and then you retrain – it's how you ensure that you are evolving the right way.

The single most important decision USA Basketball made was selecting Jerry Colangelo as its managing director. No more committees. No more throwing teams together just weeks before Olympic competition. Jerry became a one-man

committee who would give USA Basketball the essential gift of time,

and he would insist that we devote much of that time to a fuller understanding of our competition and our ultimate goal. By instilling a program as opposed to an ad-hoc team, Jerry asked for an unprecedented three-year commitment from coaches and athletes.

When approached to be the first head coach under the new National Team concept, I readily accepted this commitment. In fact, I didn't even think about it; I instinctively accepted. I understood the need for a new methodology. I, too, had watched as the United States had lost its competitive edge in international basketball. This is not to place blame on those involved with the 2004 Olympic basketball team, a team that was comprised of some of the most talented players and some of the most knowledgeable coaches in the game. In my perspective, the system failed them. That team was sent into competition ill-prepared. It was not a lack of talent or basketball know-how; it was simply a lack of the proper time and competition. Thanks to Jerry, we were given that time. Then it was up to us, together, to ensure that it was time well spent.

Time to Choose Your People

When deciding which individuals to select to form a team, you have to ask the hard questions. This requires a look back at what has been done before and why it may or may not have worked.

The most difficult questions to ask are usually the most basic: the whos, whats, whens, wheres, and most important, the whys and the hows. Your particular task and specific set of challenges will lend more specificity to these questions.

No doubt, the root answers to all of these questions lay in the analysis of where we had gone wrong. What could we learn from the past? The basic message was clear, and I think Jerry Colangelo said it best: "Guys who play together can beat a group of all-stars on any given night." Team over talent. Collective identity over individual ego. And so we looked to those teams that had been successful, that had been achieving as we fell behind. We borrowed from international teams like Argentina and Spain the need for familiarity with one another and for continuity.

In asking for a three-year commitment from the pool of thirty-three American players with whom he spoke, Jerry gave the USA Basketball program that continuity. It was easy to point fingers and blame this guy or that guy for the way he acted or didn't act in 2004, but Jerry and I both believed that it was our current system that was flawed, not the players. This system was no longer conducive to winning. I eagerly signed up to be a part of the program. I like the way Coach Mike D'Antoni, one of the three National Team assistant coaches, put it when he said, "You need to keep guys together, have them make a commitment. It doesn't

guarantee success, but it guarantees you a chance.” Thanks to our new system, we definitely had a chance.

In assembling a team that would represent our country in basketball over the next three years, obviously it was important to evaluate what we might have been missing on the court in years past. In this regard, there are certain personnel components that I believe will make any team better, in basketball or business.

For one thing, there is no substitute for talent. And while a great attitude and a solid game plan will take you far, you cannot achieve at the highest level without having some aptitude. At Duke, I used to run good plays for Grant Hill. But then Grant Hill graduated, and all of a sudden those weren’t good plays anymore. You need the talent to fill out your system. Fortunately for our U.S. team, talent was never a problem. The pool from which we had to choose included the elite, professional basketball players of the United States.

I also believe that a team needs some people with experience – veterans. Often those who have been in a particular business the longest are ignored, their contributions replaced by those of the newest up-and-comer. But it’s the veterans who have the deepest level of institutional understanding and who can pass this experience on to the other members of your team. The veterans are also those who grasp the concept of legacy. Legacy asks the question, “Who are you? Did you win? Did you lose? Did you do something special?” Trust me, the people who are experienced enough to ask these questions can motivate your team.

Don’t get me wrong, I’m not saying that your group doesn’t need a youthful element. It absolutely does. Youth brings a certain excitement to your undertaking that helps keep the team and you, as the leader, fresh. That’s one thing I have appreciated about being in coaching for so long: being around youthful energy has helped keep me feeling young. Youthful

enthusiasm is an essential element for any team.

For the basketball part of it, we had to find a group that could work together offensively. But, more important, we had to select people who could come together and become one solid force on the defensive end of the court. In a business setting and, of course, depending on your goal, the best team for a particular job may be the one that can write and

Jerry and I both believed that it was our current system that was flawed, not the players.

execute the best business plan, or the one that can generate the most creative marketing ideas. But in the basketball business, I have always felt that a great team is the one that can be unified on the defensive end of the floor. What are the core competencies that your team needs to accomplish your goal? The answer to this question will assist you in choosing the people your organization needs to go forward.

Personalities are also a factor. When I was named the national coach in 2005, I made a promise that Jerry and I would put together a team of players who would represent us well both on and off the court. So, who would be the group of men willing to give of themselves to become a part of something bigger? As it turned out, earning a commitment from the players who joined our team was a lot easier than I had anticipated.

They knew – like Jerry – that USA Basketball needed to be turned upside down. And those who watched from afar as we lost three games in 2004 Olympic play were just as ready to redefine USA Basketball as those who had participated.

When building a team, the members of that team need to be explicitly told what

the parameters of their commitment are going to be, what is expected of them. The honesty and openness of your initial communication with these individuals lays the groundwork for the future of your relationship. In team building, you want this foundation to be one of trust and forthright communication. There shouldn’t be any surprises. It sounds like such a simple notion, but it’s just not always done this way.

In figuring out which players would best represent USA Basketball, Jerry’s approach was extremely businesslike. Businesslike and old-school. He spoke to each individual face-to-face and made certain that they understood exactly what his expectations were. In business, this would be done during the hiring process. In our case, the need for a cultural overhaul meant changing the way we do business. Jerry, the top guy in our organization, took the extensive amount of time that was needed and conducted the interviews personally. That was a key first step.

Jerry told me about his interviews as he conducted them. The reactions of all the players were impressive and exciting, but his interview with Michael Redd stood out. Michael had driven straight from his team practice in Milwaukee – where he was a starter averaging more the 20 points a game for his Milwaukee Bucks team – to meet with Jerry in Chicago. When Jerry answered the knock at his door, Michael was standing there in his warm-ups with a garment bag over his shoulder. After shaking Jerry’s hand, Michael asked if he could be excused to the restroom. When he emerged a few minutes later, he was dressed in a suit and tie. “Okay, I’m

ready now,” he told Jerry.

I love that story. It is a terrific example of a feeling that had begun to grow among the NBA players who Jerry approached, a feeling that this would be significant. The players had begun to treat the process with the utmost respect and dignity. Michael showed that in the way he dressed for the job he wanted.

In his meetings with the players, Jerry began by talking a little about his own life, about growing up in a working-class Chicago family whose home was fashioned from an old railroad boxcar. He told them about his admiration for the grandparents who had come to this country in search for a better life for their future generations, and about the opportunities that sport had given him. Jerry told them of his sincere love for both the sport of basketball and for America, and the debt of gratitude he owed to each. He

about how rewarding it was to see playing for your country once again become the “in thing.”

As I look back over three years I spent as the national coach, I feel extreme pride. I will never forget the looks on the faces of my team as they stood together on the medal stand in Beijing and had gold medals placed around their necks. Carmelo Anthony with an American flag draped over his shoulders. Kobe Bryant and Chris Bosh singing along as our national anthem played. LeBron James’s strong, dignified look as he placed his hand over his heart. Tears in Dwyane Wade’s eyes.

I am proud of the players and of my fellow coaches for what they all brought to this endeavor. Of course, I am proud that we won and that we won in a manner that represented both our sport and our country well. But what I am most proud of is the fact that I was a part of a remark-

In coming together, we gave of ourselves to become something bigger than all of us: a world-class team.

told them how he would put his legacy on the line in an attempt to repay this debt. He told them all of this and he asked them to do the same.

Of course, in speaking of the element of sacrifice involved, Jerry also told the players about the reward they could receive, making them all aware of the return they could get on their investment. But this compensation would not be monetary. No Olympic player or coach is paid for participation in the Olympics. Instead, their reward would come from regaining the respect of the international basketball community and reestablishing the gold standard for the future of USA Basketball. From the start, as Jerry describes it, “there was total buy-in. And it snowballed from there.” In our conversations, Jerry and I talked often

able team, one that shared some unforgettable moments.

Because we spent this time and because we shared these moments, this team will be bonded for life. In coming together, we gave of ourselves to become something bigger than all of us: a world-class team. 🏀

Mike Krzyzewski (Coach K) has been the basketball coach of the Duke University Blue Devils for 29 years, winning three NCAA Championship and 12 National Coach of the Year Awards. In 2008, he served as head coach for Team USA Basketball, helping the team bring home the gold medal from the Olympic Games in Beijing, China. Coach K lives with his family in Durham, N.C.



Jamie K. Spatola is Coach K’s youngest daughter and a graduate of Duke University, where she majored in English. She lives in Durham, N.C. with her husband, Chris.



3-3-30

A Simple System To Win

by Xuan Nguyen

For the last 24 years in this business, I've been working on simplifying myself every day.

Simplify myself? I know that may sound confusing because you may be thinking "Isn't building a big business and being successful hectic and complicated?"

I believe things can get more complicated if you let them, if you buy into the idea that as the leader you need to be the absolute go-to guy for everyone on your team. I used to be like that, until I realized there was a better way, a builder's way, where running a simple system that built people who duplicated your efforts was the key to big business. I believe we can build a big business and have a life, too.





In a changing world, you cannot stay the same. You have to improve yourself and your strategy, but that doesn't mean things need to be more complicated. On the contrary, I believe that simplicity is the key to success in business and life. And for all these years, I've been looking for that one thing, that one key to running a World Financial Group business. Now I believe I've found it. The key is 3-3-30.



The Philosophy

I am a big system builder and I have a lot of big system builders on my team. But I realized after many years that I can't grow, and my business can't continue to grow, unless I had a unified system, which is easily duplicated and doable for a new recruit to follow. I observed that most builders stagnate, mainly due to their lack of a unified and simple system. They become complicated and each had their own way of doing the business.

I've always been interested in and fascinated by businesses that build with a system. I believe that is the way you build something big. You run the system and the system runs your business. Study businesses that changed history and you will see that over and over again. McDonald's started as a hamburger restaurant until Ray Kroc systematized the success, creating the fast-food industry and a worldwide phenomenon. Home Depot took the typical hardware store to the next level, building a new hybrid known as the home improvement superstore.



These pioneers tapped into a need in business and society, and started whole new industries that took their markets in exciting, new directions.

While these companies can't guarantee success of every outlet, the chances of success increase by following a proven system — a duplicatable model.

I believe we are that new industry in financial services. We are of the industry, but apart from the industry. Unlike a typical insurance or financial services firm with a captive sales force, World Financial Group has an entrepreneurial element that allows us not only to sell, but also to build. Our business gives someone a chance not only to become a professional in this industry and grow a roster of clients, but also to build and expand his or her team throughout North America using our proven system. Plus, your ability to recruit and train other system builders helps you create a business beyond your personal clients that will grow for years to come. What captive, traditional sales force has a chance to do that?

I believe being a system builder — a builder of people and of a distribution system — will be one of the most powerful business careers of the future. To perfect your business to be able to duplicate yourself, your know-how, and create a team of people who can then do the same for others is a system that will never stop growing, never stop evolving, never stop producing.

I always ask people the question I pose on the first page of my book *The System Builder*, "What would you do if you knew exactly how to win?" Wouldn't it be nice for you and your team members to have that calm confidence? Wouldn't it be powerful to know that all you need to do is just follow the system and you can win?

3-3-30: The Principle

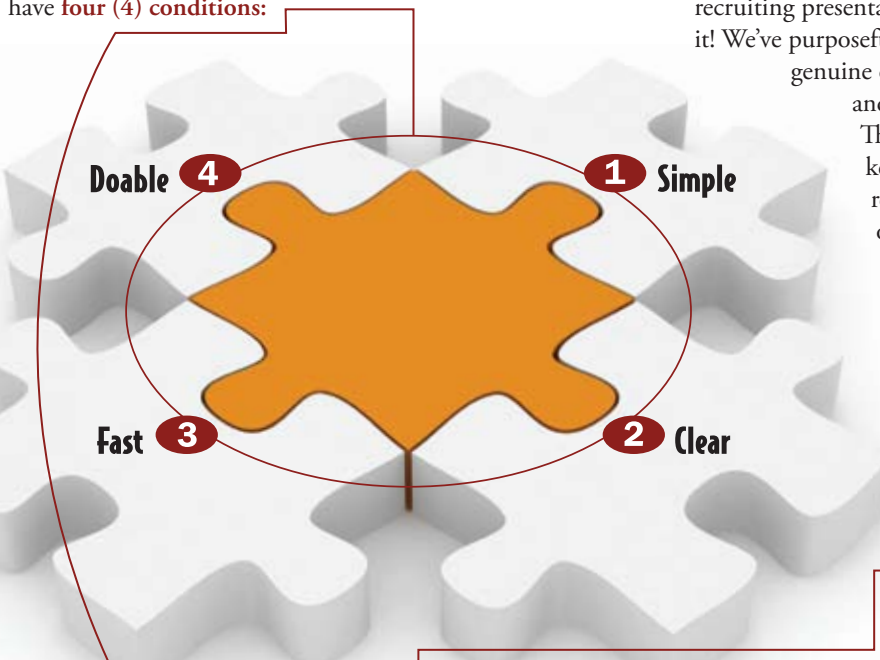
Many big things in life begin with a single building block — that is the foundation for greatness. For the human body, it's the DNA in every cell that splits and multiplies to create a living, breathing person. For a building, the brick is the building block that helps the mason and architect realize their vision of a new skyscraper. For a World Financial Group business, I believe that building block is 3-3-30 — work with

every new associate to recruit three (3) people and observe three (3) training sales in their first 30 days with our company.

Can it really be that simple? Time and experience has shown me that it can.

I've seen one thing over the years that can be a sure-fire reason that new associates don't make it – they get overwhelmed. This industry can be complicated, and entails a lot of details and requirements. (Licensing, product training, motivation, selling, and team building, etc.) Add to that training appointments with a leader who may have become suave and sophisticated with his presentation that the new associate feels intimidated and inferior – that no time and no amount of training can make him as good as his leader. Your new recruit can easily lose the confidence he needs to succeed before he even gets started. The key to retaining new recruits in the first 30 days, is that they have to be able to say “I can do this!” or you will lose them.

I believe what helps a new recruit build that confidence is a single instruction – 3-3-30. A new recruit can have a clear understanding from the start that this business is simple and easily duplicated. Building is duplicating. If people can't do what you do, then your team and your business will be going nowhere. In order for duplication to be effective, it needs to have **four (4) conditions:**



3-3-30

- A system whereby **recruiting** never stops.
- A system whereby **sales** never stop.
- A system whereby **field training** never stops.
- A system whereby **duplication** never stops.
- A system whereby **cash flow** never stops.
- A system whereby **promotion** never stops.
- A system whereby **building** never stops.

- A system to go **deep and wide**.
- A system to keep it **simple**.
- A system to make it **clear**.
- A system to do it **fast**.
- A system that is so **doable**.

- A system that builds **recruiting mentality**.
- A system to **fast start** a new recruit immediately.
- A system to train the **meeting mentality**.
- A system to build **teamwork** from the beginning.

- A system that **trains the trainee**.
- A system that **builds the trainer**.
- A system that mobilizes **everyone out to the field**.
- A system that builds **strong replacement legs**.
- A system that builds a **strong baseshop**.
- A system that builds a **big hierarchy**.

- 3.3.30 is our **MD Club**
- 3.3.30 is our **Building Block**

Focusing on 3-3-30 with a new recruit meets all of these needs. 3-3-30 is:

- *Simple* – you work with your new associate to recruit three (3) new team members and take them on three (3) training sales in their first 30 days while they start on the licensing process.
- *Clear* – Just 3-3-30. Nothing else to be confused about.
- *Fast* – 3-3 in 30 Days. That's fast!
- *Doable* – Boosts a new recruit's “I-can-do-it” mentality.

3-3-30 has become the focus of everyone on our team. We are always asking new recruits and each other, “Have you done 3-3-30 yet?” It keeps us all motivated and moving toward the same goal. It builds momentum, a focus and a culture on the team that can ignite a recruiting, building, and production explosion. We've simplified to unify.

We've also focused on keeping our presentations more simple. Our new presentation is designed for a conversation with a recruit or a client rather than a presentation. We have moved from showing to sharing – where you connect and carry on a conversation.

We have only two presentations for our team – a client presentation about Building a Financial Foundation and a recruiting presentation about Building a New Industry. That's it! We've purposefully created presentations that encourage genuine conversation with either the recruit or client and help identify what his or her needs are. The simple, conversation-based presentation keeps the presenter and recruit or client relaxed. The new recruit who is observing it on a training appointment can see it is simple, clear, fast and doable. They will be excited and have more confidence. It's something they can do without fear. After they see their trainer give the presentation a few times, it is so simple, they are itching to do it themselves and are fired up to go into the field.

Many people have experienced various levels of success with World Financial Group. However, individual experiences may vary. This statement is not intended to nor does it represent that any current individual's results are representative of what all participants achieve when following the World Financial Group system.

The Outcome

Focusing your team and your new recruits on 3-3-30 has so many benefits, and helps accomplish everything you want in your business.

3-3-30 helps a new associate:

- Know exactly what to do,
- Build confidence,
- Have a clear goal within their first 30 days, while they are working on licensing,
- See our mission, and see how we help people understand financial solutions and building financial security,
- Focus on recruiting and building,
- Get a fast start in the field,
- Stay focused, engaged and motivated to succeed,
- And build relationships with their trainer and their team.

3-3-30 helps a Trainer:

- Build a solid team member and help them grow their business,
- Retain that team member,
- Create a culture of simplicity and duplication,
- Mobilize himself and trainees out in the field,
- Grow a team that is both wide and deep,
- Duplicate himself by training other leaders who can then train their people,
- Build a business whereby recruiting and production are consistent and predictable,
- Simplify. Unify. Multiply,

I truly believe 3-3-30 helps provide answers to many issues we face in building our businesses. If people are not clear on their direction, they tend not to do anything

I believe 3-3-30 is the building block of our business and will be the step that will help us truly create a new industry in financial services. I think we have the most winning business in the world and, in my opinion, that being a system builder in WFG will be one of the best business careers in the 21st century.

After dedicating 24 years of my life to this industry, we have a greater confidence and understanding on how to build. By focusing on 3-3-30, I believe our people can build a big business in half the time it took me.

Yes, it is simple. It is clear. It is fast. It is doable to build a big business. 🚀



Xuan Nguyen is a World Financial Group Executive Chairman and a member of the WFG Chairman's Council. He is a 24-year veteran of the insurance and financial services industry and author of several business books. He has three children and lives in Milpitas, Calif, with his wife and business partner, Hoa.



Réal Michaud
Executive Vice Chairman
Edmonton, Alb.

"In my opinion, the strength of 3-3-30 is in its simplicity. It's a simple business plan for the field trainer and the new recruit. While the 3-3-30 concept is nothing new and has been in our system for years, it's something we got away from and managed to complicate our business in the process. Now instead of brand new people going away from our initial meeting with their heads spinning about everything they have to do to start a business with us, they're focused and saying 'Is that all I've got to do? I can do that.'"



Dan Charlier
Senior Vice Chairman
Chino, Calif.

"I think one of the reasons 3-3-30 is so powerful is it simplifies and unifies the team. Our team has one focus, and has a choice of two different presentations that are so simple everyone believes they can do them. I think 3-3-30 had a lot to do with our team's recent promotion. We were at Field Vice Chairman for four years and after we implemented the 3-3-30 principle, we got our Senior Vice Chairman promotion in just a few months."



Jerry Ma
Senior Vice Chairman
West Covina, Calif.

"The base shops who focus on 3-3-30 all seem to have great momentum. When the whole team is focused on a simple, starting goal that is like first base in building a business with us, people can focus and show the rest of the team that the principle is simple and doable. It creates momentum. It creates a culture. We've seen some tremendous growth in our hierarchy by focusing on the simple 3-3-30 system."



Jeff Blochowiak
CEO Marketing Director
Atlanta, Ga.

"I believe 3-3-30 is the key that can open the door to everything you want in your business: production, recruiting and duplication. And it also focuses everyone on those three things. Xuan's analogy of 3-3-30 being the brick that you give to a new person – the basic building block of our business – is so simple and powerful. We started integrating 3-3-30 about three months ago, when we got aligned with some people who were having results with it. Since then, we've definitely seen a culture shift and signs of duplication on our team. We're all aligned, building new habits and are dedicated to fast-starting people again. We're pretty sold out on it."



Bhupinder Singh Cheema
CEO Marketing Director
Edmonton, Alb.

"Ever since I saw Xuan's analogy of 3-3-30 as the building block for our business, the analogy was so profound, it made so much sense, and has made a difference in our business. 3-3-30 brings new recruits out in the field on training appointments so they can see how our business is done, and gives them the confidence that they can do it, too. I think 3-3-30 has been a key aspect in our CEO MD promotion. For a long time, I got out of the base-shop building business and started to build my hierarchy. But it wasn't until I got back in the base shop business with 3-3-30 that I moved my business to the next level."



BEYOND RECRUITING

Networking, Team Building and Retention Strategies that Work

Edited and reported by Lisa Stockmann Karp

You've finally gotten that person on your team that you've been trying to recruit for months, but now what? How do you integrate that person into your existing team and retain them? How do you keep networking to find more great prospective associates?

Three of World Financial Group's top leaders take you beyond recruiting, and share the networking, team building and retention strategies that have helped grow their WFG businesses.



BILL MITCHELL

SENIOR VICE CHAIRMAN
CINCINNATI, OHIO

NETWORKING

ONE QUESTION YOU SHOULD NEVER BE AFRAID TO ASK IS "WHO DO YOU KNOW?"

At our company, all roads lead to the building of a team. If you don't build a team – and build a company within a company – you're actually building a practice, you're not building a business. A true business could eventually operate without you and require less hands-on time if you build it right. But if you're building a practice, you are in the transaction-only business. Similar to an accountant or lawyer or other professional in a practice, your business success relies solely on your individual effort and not on the collective efforts of a team of people. Without recruiting, you end up being in sales every day.

That's why recruiting, and recruiting the right people, is so important in our business. Recruiting allows you to not only build a company within a company, but also helps solve the prospecting challenge. Eventually everybody in this business will

run out of personal contacts. But when you build a business and build new associates on your team, you never run out of potential contacts because you are working not only with the 1,000 people you know, but also with the 1,000 people your associate knows, thereby helping you expand the potential warm market for your business. For that to work well, however, you must first get your new associate excited about what we do for people – we help people learn how to save money, make money, get out of debt, and correct their financial mistakes. When they fully understand and are excited about our mission, just like the great new restaurant in town that they love, they will want to share it with everyone they know.

This is a contact business. Whether looking for clients or associates, one question you should never be afraid to ask is "Who do you know?" Who do you know who is a

great team player? Who do you know who is looking for a career change? Who do you know who wants to get their financial house in order? Asking these questions of others helps you start building potential new contacts for yourself and your teammates.

Once I get a new contact, a name generally never leaves my list. I currently have a database of 15,000-plus contacts – both clients and potential business associates – and I go to it every day to drive my business. I log my last call with a person and what we spoke about. I have different codes for different types of contacts, and the great thing is since it's part of my Outlook program, I can access my database on my computer or through my Blackberry, so I can work my list from wherever I am and whenever I have a free moment.

I also believe that 90 percent of whether or not we succeed with a client or a recruit

is a matter of timing. It comes down to your commitment and their readiness to hear the message. That's why the word "no" to me means "not yet." When people are ready to hear a message like ours and they're ready for something different, I want to be there.

You should also be aware of your attitude when making contacts. You can either be a) unsure or b) confident they are going to be interested. I always assume something good will happen, and that always comes through

in my conversations. I love our business and I'm excited to tell people about it.

Effective networking also comes down to your schedule. I believe this business is won and lost on how you plan your day. You can't wake up a wandering generality; you've got to wake up with a specific action plan. The number one thing you need to do when you get up in the morning is grow your business, and you do that through contacting other people. I am on the phone making calls from 9 a.m. to 12 noon every

weekday. You need to be on the phone setting appointments with potential clients, following-up with existing clients and teammates, inviting potential recruits to corporate overviews, and reconnecting with previous contacts. These calls will more often than not help generate business, leads, new clients and recruits, and that is the heart and soul of your business. You've got to be in the prospecting hunt every day.



RÉAL MICHAUD
EXECUTIVE VICE CHAIRMAN
EDMONTON, ALB.

TEAM BUILDING

A NEW RECRUIT NEEDS TO FEEL PART OF SOMETHING FROM DAY ONE.

The key to integrating a new recruit on your team is they need to feel part of something from day one – part of World Financial Group, part of the team, and part of our mission of helping families. If you wait until after they are licensed to really integrate them, you've missed a critical window. They need to feel they belong right from the start because that will provide a necessary foundation for them as they build their business.

I believe there are some things you can do to make new associates feel welcome right away and to help them develop a comfort level with the team and themselves. Show a new recruit you are excited for them to be there, don't just tell them.

1 Set expectations. You do a great disservice to a new recruit if you do not give them a game plan to follow on their first day. A game plan will help build their business, their confidence and their relationships with teammates. Our new recruits understand that if they do not already have their licenses, they need to get started with our licensing program right away and begin training. We also work

with them to develop a prospect list, attend weekly business presentation meetings (BPMs) and trainings, and get out in the field to observe training appointments. We let them know that if they do their part, we're going to do our part to mentor them, train them, and help them build their business.

2 Keep your promises. When you tell your new associate that you and your teammates are going to help train and mentor them, do it. No exceptions. By keeping your promises, you build a relationship with a new recruit built on trust – which is critical to their success, to the team, to their leadership development, and to the future of your business. Without genuine, two-way trust, your relationships and your business won't go far.

3 Put the mission from their head to their heart. I strongly believe in the mission of our company. Making sure there is No Family Left Behind® financially is what fires me up every day. New recruits need to understand and really be dedicated to our mission from the

outset. This bigger purpose fuels their fire and helps them understand that we are here to serve. When I talk to people about what intrigues them most about our company as a business opportunity, they like the fact that we are committed to helping people.

4 Match up with a mentor. Mentorship is everything in our business. The fact that our business model encourages experienced veterans to train new associates is what sets us apart from the rest of the industry. Existing leaders understand if a new associate succeeds, they succeed and the company succeeds. It's that simple. So many people have dreams of being their own boss but they either a) don't have the money or b) don't have the know-how. The low cost to building a business with our company and our mentoring business model solves those problems. Mentorship also adds to retention. Spending one-on-one time to coach and mentor new recruits builds a bond and gives them someone they can go to for advice throughout their careers.

5 Show and celebrate success. You should be committed to an atmosphere of encouragement. We are all about celebrating milestones — whether it's making a first sale, getting a promotion, or passing a licensing exam. You need to help people become successful and then recognize and reward that success in front of their teammates. That not only

makes the new associate feel good about their accomplishment and allows the team to feel proud to be in business with this person, but also motivates others who are shooting for that milestone to go out and get it done.

6 Get together outside the office. The bigger your team gets, the harder this gets, but it is so important to spend time with your team having fun and relaxing. You can have barbecues, golf outings, weekend trips, holiday parties, but it's important to really get to know your teammates outside the office.



JERRY MA
SENIOR VICE CHAIRMAN
WEST COVINA, CALIF.

RETENTION

A NEW PERSON NEEDS TO SEE THAT THIS IS THE PLACE WHERE THEY CAN GROW A GREAT BUSINESS AND ACHIEVE THEIR DREAMS.

I think once we have a new associate on board, the immediate focus needs to be speed so we can get them to the results and rewards phase of our business and show them they can make it here.

The first 30 days is the survival phase in our business. If they can overcome the survival phase, they can move on to the training phase, and then the building phase and be on their way. In my opinion, one of the best ways to fast start a new recruit in our business is to follow 3-3-30 — help them get three (3) recruits and observe three (3) field training appointments in the first 30 days. The three recruits help them start building a team so they are ready to go once they get licensed. The three training appointments help them observe and learn how to work with potential recruits and clients in the field. They have to believe and see that they can do this business right away or you may lose them. Using this method, you eventually turn your trainees into trainers who can then help teach the business to new associates on their team. After that, they are on the road to building a business with dozens of new associates on their team.

A sense of belonging is part of human nature. Our team environment bolsters a new recruit's confidence and helps him/her

stay on track. The many team meetings we have — weekly and daily meetings, training sessions and calls, baseshop and breakout meetings — not only help people train and stay focused, but also build bonds among team members. These interactions help new associates overcome any self-doubts and get them off to a fast start.

As a leader, you should also be in constant personal communication with your associates — new and veteran — to motivate and help them. Personal communication is so important and helps associates feel connected to our business, the team and our mission. However, people at different phases of business growth need different messages and motivations, and it's your job as a leader to stay on top of that.

Once a new recruit gets started and their business begins to build, you need to recognize and reward their accomplishments. On our team, after a new associate completes 3-3-30 successfully, he/she becomes part of the MD Club, and gets special recognition at team meetings and knows the next step they need to take. As your new associate builds their team, gets their licenses, helps clients and begins to get their business rolling, you need to keep those recognitions and rewards coming.

People want to be recognized for their

accomplishments. My previous corporate position never rewarded me for the extra effort I put into my job. When I came to WFG and was immersed in such a positive environment, it was a welcome change. Our culture of personal growth, mentorship and support is such a stark contrast to the everyday working world most people experience. It is a huge plus for our business and keeps people moving forward with their careers. I've said and many others have said WFG is a great personal growth program with a great business opportunity attached. I couldn't agree more.

A new associates needs to see that this is the place where they can grow a great business and achieve their dreams while making a difference for people out there. Especially after what happened to most people's financial picture in the past 18 months, our message and our business couldn't be more important.

Connection, confidence, mission, results, recognition, success, speed and team building are keys to helping retain a new associate and keep them on track, happy, engaged and dedicated to building a career and a business with WFG. 🧠



A QUESTION OF TIME

After his son was diagnosed with a rare illness, Murray Scoggins's WFG business gave him the gift of precious moments with family

Murray Scoggins wanted time. His job in the meat cutting industry did not offer the freedom he, for so long, desired.

His son, Brady, had been diagnosed with a rare heart condition, and the uncertainties of his son's future made Murray more eager for an opportunity that would allow him to be with his family at any given moment. "What we've always wanted is to be financially set — our family — and it's really to do the things that we want to do," Murray says. "When I got going in the business, [Brady's] future was very, very unknown."

But, determined to fulfill his long-awaited destiny, and create for himself the time that had always seemed just out of his grasp, Murray joined the financial services industry and World Financial Group (WFG) in 2001, going after a dream, a chance at what Murray calls the freedom of choice.

Perhaps, for Murray and his family, WFG was always meant to be. After all, since he was a young child in the 700-resident community of Manville, Alberta, Murray had a penchant for business ownership. While his mother worked as an office administrator at the local hospital for more than 20 years, his father worked as an entrepreneur in the restaurant and home building industries. "I was

always around that entrepreneurial-type person,” Murray says. “Pretty much from day one, I always wanted my own business.”

So, as a 15-year-old, Murray put his innate skills to work, starting a trampoline business. He borrowed money to purchase six trampolines that he would transport to local fairs and sports tournaments. “I’d charge people to jump on them and then sell them at the end of the year,” Murray says. And, at a price of 50 cents, interested fair-goers and sports fans could jump on the trampolines for five minutes. Murray’s creative idea was lucrative for a young boy, earning him a few hundred dollars each day. “That’s how I was making money to buy my first car,” he says. For two years, Murray continued to bring his trampolines to community events, marking the beginnings of his journey into business ownership.

In 1980, while still in high school, Murray entered the meat cutting industry. For the next 16 years, he worked as a retail meat cutter, also serving as a manager at local supermarkets. Years later, Murray met his life partner, Kelly, through an old friend with whom he used to play hockey. Murray and Kelly were both passionate about sports, officially meeting on a sports field. And, after one year of dating, the couple married and welcomed their first child, Brady, in 1989.

Like his parents, Brady loved sports. “He knew more about local hockey teams

“When I got going in the business, [Brady’s] future was very, very unknown.”

and football teams than most people,” Murray says. After his diagnosis with a heart condition and eating disorder at birth, Brady underwent several operations during his young life. And, although his condition prevented Brady from playing the very athletic games that he loved, Murray says that he still lived



and breathed sports. “That was his life,” Murray says.

But, his son was a rare soul who, despite his circumstances, wanted to make sure that those surrounding him were happy. He even cared for those that he did not know. “If you told a story about some other person that got in trouble or hurt, or something like that, he felt for those types of people,” Murray says. “He felt for people in worse off situations than him. He was pretty unique.”

Brady’s condition caused Murray to become disillusioned with his job and the lack of freedom that it offered. “That’s where I was when I found out about the business,” he says.

A co-worker was considering a new business opportunity in the financial services industry and helped set up a meeting between Murray and an industry professional. “He did exactly what we [now] teach people how to do — he got me in front of his field trainer.” That trainer was current WFG Senior Marketing Director Richard Gottenbos, who visited Murray and Kelly at home to discuss financial strategies. He later presented a business opportunity to the couple and the possibilities that would be available to help them change their lives.

Murray and Kelly were sold. The couple was preparing for the arrival of their second child and needed an

TEE TIME: (Far Left – l-r) Transamerica Canada’s Mitchell Nutting, local television personality Valerie Oczkowski, WFG Training Associate James Gaul and Executive Marketing Director Murray Scoggins gear up for the Brady Scoggins Memorial Golf Tournament to honor Murray’s son, who passed away in 2005.

LIFE TO THE FULLEST: Despite his diagnosis with a rare heart condition and an eating disorder, Murray Scoggins’s son, Brady, was passionate about helping others. Brady’s desire to help led Murray to create an annual golf tournament to benefit the Make-A-Wish Foundation.

opportunity that would help them care for their family on their own terms, especially after Kelly left her job at a local Boys and Girls Club organization to care for Brady. So, on Aug. 9, 1996, Murray ended his career as a meat cutter. Four days later, his daughter, Bailee, was born. Then, the couple was faced with several challenges. Not only did they have two children to care for, but also they were faced with the loss of both incomes. “Looking back, [that’s] probably the best decision we ever made.”

Building a business from the ground up, however, was no easy task. The couple was living in St. Paul, Alberta, a small community of about 5,000 residents where Murray initially struggled to build a team. “Were there tough times? Yeah,” Murray says. “But, when there’s no income coming in at all, it sure makes you realize that you better go to work.” So, in 1998, the couple decided to make the move to a larger community, hoping to jumpstart their business. They eventually settled in the 60,000-resident city of Red Deer, Alberta. Although larger and with a greater potential to reach more people, the city was a stark contrast to the small, close-knit communities Murray had always known. He was, in a sense, starting over.

But soon, Murray and Kelly’s business started to grow. His brother-in-law became his first recruit, and his sister also joined him in the business. Murray’s success also allowed him to travel to Hawaii, taking part in the company’s annual reward trips. Most importantly, immediately after joining the company, Murray was able to spend the time he needed with his family. “There was no way [Kelly] would have been able to

have a full-time job anywhere,” Murray says. “At the drop of a hat, we had to be around [Brady]. That helped us once we got into the business. It just gave us the flexibility to help him and support him. That was probably the thing that drove us just to being in a position to help him if he needed it, or whatever we needed to do for him,” he says. “That’s kind of what drove us at the beginning.”

After a long and often arduous fight, Brady passed away in 2005 at age 15. Still, Murray is grateful for the WFG opportunity, which allowed him and his family the time to mourn their loss. “I can’t even imagine what somebody would have to go through if they had to go back to a job and go back to work, whether it was a couple of weeks later or even a month later,” he says. “We really were able and fortunate enough to step back and take as much time as we wanted to really get through what we had to.”

Those first few years following Brady’s death were extremely challenging for Murray as he struggled to get back into the day-to-day operations of his business. Today, however, he has an eagerness to move forward and continue to fulfill the initial dream he had when he started: having time. “I’m back at it, and I love it,” Murray says.

These days, Murray, an Executive Marketing Director, and Kelly have 115 team members working with him in seven offices across Canada. His



FAMILY TIME: While building their WFG business, Murray and his wife, Kelly take time to enjoy their favorite outdoor activities.

business always has involved family, and in June 2009, his brother-in-law Darren Tymchyshyn — Murray’s first recruit — achieved the company’s Senior Marketing Director promotion level.

Murray’s wife, Kelly, also is an instrumental part of the business, helping to organize events, including an office retreat that was held in October. The couple, who celebrated their 19th anniversary in October 2009, share ideas about the company and how they can continue to grow. “She has been the No. 1 supporter and believer in the business from day one,” Murray says. “There’s times even when I doubted it in the early years, where she had a vision. She

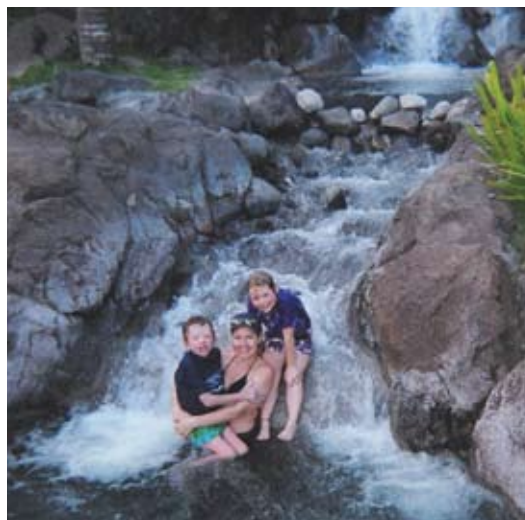
probably caught the bigger vision before I did. She’s got a very, very big vision of where we could take this.”

And, as Murray grows his business, each year, he takes time to honor Brady. After plans to start a foundation in Brady’s honor fell through, Murray instead looked for other ways that he could help children on his own. For Brady, one of his dreams was to help others, especially kids. “Brady, he was the type of kid that never wanted to see other kids in pain,” Murray says. “[He] just wanted the best for them, so we thought that was something that he would really, really like — to help out other kids that were kind of in the same boat as [he was].”

In 2006, Murray, his team members — including his sister Kim Tymchyshyn and Senior Associate Lonnie Hughes — and Executive Vice Chairman Réal Michaud organized and sponsored an event — the Brady Scoggins Memorial Golf Tournament. That year, the group held the first tournament, joining forces with the Make-A-Wish Foundation, which is known for its efforts to make children’s wildest dreams come true. Also, in honor of Brady’s love for sports, several National Hockey League



BUILDING TOGETHER: Murray and Kelly work hand in hand to grow their WFG business. Today, the couple has 115 team members in seven offices located throughout Canada.



CHERISHED MOMENTS: Murray Scoggins credits WFG with giving him time to spend with his son Brady, wife Kelly and daughter Bailee. The family particularly enjoys traveling to Brady’s most favorite place, Hawaii.

“We’ve had a lot more choices, a lot more freedom, than I could ever imagine than being back cutting meat for a living.”

players were on hand for the meaningful cause. And, in the first two months prior to the event, Murray, his team and other WFG associates raised \$45,000.

Now, the annual event continues to draw professional hockey players each year, including Dallas Stars defenseman and family friend Jeff Woywitka. This past year, the fourth anniversary of

the tournament, Murray and his team helped raise \$95,000. In total, more than \$300,000 has been raised for the Make-A-Wish Foundation. “It’s been pretty cool to do that,” Murray says.

As for the future, Murray still has many plans. He is not motivated by titles. In fact, he never has been. His goals are simple, really — to be in a position to help others and have the freedom of choice, the ability to decide when he will have time with his family. He would like to see his team members become Qualified Marketing Directors, not necessarily because of the title, but because they would be even closer to realizing their dreams. And, although he is close to reaching his CEO MD promotion, Murray knows that his success is connected to his family, and Brady.

These days, Murray enjoys the simple moments with his family. Together, they take part in many outdoor activities, including, sledding, swimming, camping, and of course, sports. He also takes pleasure in driving his now 13-year-old daughter, Bailee, to school each day, evidence that his initial goals have been accomplished. “I love to have choices,” Murray says. “And, don’t get me wrong, I don’t have all of them yet. But, we’ve had a lot more choices, a lot more freedom, than I could ever imagine than being back cutting meat for a living. You don’t get a lot of choices or a lot of freedom in a [regular] job. And, that’s probably been the most rewarding.” For Murray, his time has finally come. 🏏

— Deanna Hart

FOR A GOOD CAUSE:

Murray Scoggins’s (l-r) sister-in-law Kim Hurtubise, sister Kim Tymchyshyn, wife Kelly, and Kelly’s parents Louise and Larry Lambert, participate in the Brady Scoggins Memorial Golf Tournament, which benefits the Make-A-Wish Foundation. To date, the tournament has raised more than \$300,000 for the foundation.





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CHAMPIONS

WORLD FINANCIAL GROUP



The WFG opportunity speaks to people in different ways – and no one reason for joining our company is the same. But many would agree that an important aspect of the company's business opportunity is the ability to offer others the chance to change their lives through WFG.

This facet of World Financial Group is one of the many things that newly promoted CEO MD Bhupinder Singh Cheema finds to be both exciting and inspiring. "I am able to give people an opportunity and train them so they may make a good income, take charge of their time, be their own boss, and have the freedom to build a business as big as their dreams," he says.

This was the same chance Bhupinder was given and one that he was glad came along when it did. At the time he first learned of WFG he says planning to start his own business as a managing general agent or an associate general agent.

"I saw WFG as a recruiting and training machine. At the time I was planning to build my own agency where I would train other people to build their own agencies," he says. "WFG saved me from going that route – and training people who would become my competitors."

Building his own WFG business wouldn't necessarily be easy for Bhupinder, who was new to the Edmonton area and had few contacts. "I was given a 20 page prospect book to complete, so I went to the white pages of the phone book and started writing names of people in my Punjabi speaking community and started making calls," he says.

His tenacity paid off. The first person he recruited was a school teacher, Andrea Rogers, who is now a QMD with



BHUPINDER SINGH CHEEMA

Edmonton, AB
Spouse: Harvinderjit
Previous Career:
Financial Services

QMDs thru 1st: 8
QMDs thru 6th: 91
Ring Earners: 35

the company, the second person was a previous business associate, Terry Johal, currently a CEO MD, and the third was a son of family friends, Such Kahlon, also a QMD with the company.

But along with the ups came some downs. "The leadership talked about building outlets and business volume in provinces where there was currently no WFG presence. I thought if I want to build that volume I have to open offices," Bhupinder remembers.

So, with Terry Johal on the west coast of Canada, Bhupinder decided to take one of his young, bright leaders, Yousef Khatib, to Toronto to expand in the east, where he didn't know anyone – much like when Bhupinder himself began in the business.

"I flew to Toronto and Vancouver once a month, which caused me to sacrifice building my base shop in Edmonton," he notes, "And I was away from my family."

This year, however, Bhupinder began focusing on building his base shop and promoted two QMDs. He spends 8 to 10 hours a day on his business, and he spends six days a week in the field, which he loves.

This focus allowed him to attain an exciting career achievement, his CEO MD promotion, which he considers to be a great accomplishment that allows him to own his own business and leave a legacy. But this seems to be just a starting point for Bhupinder as he makes plans for the future of his business. "My goals are to achieve the highest promotion level in the company by expanding my business to the United States with a vision to one day take this opportunity to my birthplace, India," he says.

CEO MD Darren Golka understands firsthand why a sound financial education is important to receive sooner rather than later – especially since he almost lost everything he had just before joining World Financial Group.

“A year before WFG I was facing bankruptcy with \$110,000 in credit card debt, no assets, no home equity and no income because my franchise business was losing money,” Darren says.

To make ends meet, Darren had to do some fancy financial footwork – using airline miles to buy gas coupons to go on appointments once he joined WFG, and using bank points to buy retirement savings (RRSPs) that he then cashed in so he had money to pay his credit cards. He says he even convinced a dealer to finance a new car at zero-percent interest and give him a \$5,000 check as part of the financing deal.

“This honestly was the money that saved me from missing my debt payments and kept me alive in late 2002 before getting licensed with WFG in February 2003,” Darren notes.

It was while attending his first BPM that Darren knew WFG was the right opportunity for him because not only would he receive a financial education, but he could build a business as he learned.

“As I listened, I felt it was time I stopped being ignorant and take charge of my life financially,” he remembers. “The dream of being financially independent through a business that would also teach me about money seemed too good to be true – but it was the truth and it worked.”

The first few years of building his business were both challenging and exhilarating for Darren, but ones he would willingly repeat.



DARREN GOLKA

Edmonton, AB
Previous Career:
Franchise Business
Owner

QMDs thru 1st: 8
QMDs thru 6th: 18
Ring Earners: 13

“There was so much to learn and so much to do – I wish I could go back and do it all over again,” he says. “It was when I was most challenged, most doubtful of myself, my back against the wall, people telling me I couldn’t do it and my family not believing in me.

“When you first start all odds are against you but that is where champions are made – in the toughest hours. If you look at any successful man or woman in history, it was in the gravest hours that they became their best.”

These days, Darren believes in sharing his story and his successes with his teammates and colleagues as well as offering the opportunity to those that are seeking the same

chance that WFG offered to him.

“I think most people who become successful have a responsibility to pass that knowledge, expertise and passion on to others,” he says. “I love the way WFG creates an environment of sharing and helping others, even if there isn’t a direct financial incentive. Giving every day people like myself the opportunity to become everything they’ve ever wanted to be is truly a gift we offer that is unique to most businesses in the world today.”

It’s not only a chance to change lives through the WFG business that inspires Darren, but also the chance to help people get on the road to a better financial future. In fact, he says it’s helping families financially that is what his most recent promotion is really about.

“This is a significant promotion and I am so proud of my whole team who rallied behind me to get this done,” he says. “But at the same time it means that we have helped a lot of Canadians and that is what is most important. We get rewarded according to how many others we help and reaching CEO MD is just a way to measure the thousands of families we’ve helped – it’s an amazing feeling.”

As an avid sports enthusiast, newly promoted CEO MD Paul Hart values being a team player, the recognition received from the fans and players for a great play, as well as the self-esteem and confidence he has from being in great physical shape. All of these things, he says, have translated into building a WFG business.

“I remember my first talk from the stage when I got my QMD promotion, and I had those feelings [of making people proud of me] all over again,” Paul says. “Nothing I ever did gave me the same excitement as playing sports until I joined WFG. This is now the arena I play in.”

Paul joined the team at World Financial Group in 2004 when he was recruited by Eric Olson, who is currently an SVC with the company. As Paul remembers, “I was introduced to WFG by Eric Olson, who my mother babysat for when we were kids. I hadn’t seen him in many years when we bumped into each other, talked for a little while and exchanged numbers.

“Tuesday came around and I called Eric to see what he was doing and he invited me to the BPM. Although it wasn’t the high energy BPM system we run now, the timing was perfect for me – I paid my AMA fees on the spot and the next day registered for convention. The rest is history.”

And history it has been for Paul, who achieved his QMD promotion within a year of joining the company, and earned his EMD promotion in July of this year and then his current CEO MD promotion just a few months thereafter. A promotion, he says, that is like a dream come true.

“I’ve always wanted to be a positive example to others, and prove that you can do anything you put your mind to,” Paul says. “I feel more excited about what the future holds



PAUL HART

San Jose, CA
Previous Career:
Mechanic

QMDs thru 1st: 8
QMDs thru 6th: 11
Ring Earners: 2

because I have proven to myself and others that whatever you conceive and believe you can achieve.”

He also discovered that World Financial Group gave him a great outlet for all the things he wanted in life.

He notes, “When I went to the BPM, I realized that WFG was a buffet of everything I wanted in life: The ability to learn new things, teach others, affect others in a positive way, own my own business and have a great income potential. I honestly felt like I won the lottery when I saw the BPM.”

Paul’s drive and determination to be a winner not only came from playing sports, but was something that he learned from his parents.

Paul notes, “My parents raised me with good old fashioned values from which I learned the importance of hard work and honesty.”

The great things that Paul has achieved while at WFG have not only been professional but personal as well. While on a team trip to WFG’s villa in St. Martin, Paul met the woman of his dreams - his fiancé Gabie.

“We fell in love at first sight,” he says. “At that moment we both knew that we would be going through the ranks of WFG – climbing to the top of the company – together.”

Looking to the future for his business, Paul says he wants to build 100 direct QMDs and one day relocate and build a base shop from scratch.

And personally? He and Gabie have already started chipping away at their Top 100 list of things to do in their lifetime, but Paul says it won’t stop there. “I see us tackling that list and eventually making a new list – continuing to achieve new goals and live a long, healthy, exciting and fulfilled life.”

CEO MARKETING DIRECTORS

Being able to balance his work and family lives is a key component as to why Eric Jenson enjoys being a WFG business owner.

“I love how you can make WFG whatever you want it to be,” Eric says. “In my opinion, there’s no company that would pay me close to what I make here, while giving me the freedom to work only a few days a week. WFG serves my life and allows me to spend tons of quality time with my family.”

Prior to joining World Financial Group, Eric was working for an industrial supply company, where he worked with little enthusiasm. “I sold ball bearings to guys working in gravel pits. I hated it and the pay was lousy,” he says.

But then Eric met with Scott Childress, a former field leader who is now Chief Marketing Officer at WFG, who introduced him to the company’s business opportunity. According to Eric, “I was working at the supply company for a year-and-a-half when Scott asked me to play golf and invited me to a BPM, but it would be two months before I would decide to go.”

During those months, Eric interviewed with other financial services firms but when he realized that these companies would expect him to sell their specific products and possibly push things on clients he decided to take Scott up on his offer. “I wanted to be objective and work for a company where I could do the best thing for my client,” he says, “I had already done research on the company and had had several one-on-one interviews, but it was the BPM that sealed the deal for me. When I looked around the room I said to myself ‘I am just as sharp as these guys. I think I’m going to do this.’”

Two weeks after attending that meeting, Eric joined the company, and became fully licensed and went full time a



ERIC JENSON

Greenwood Village, CO
Spouse: Debbie
Previous Career:
General Manager,
Industrial Supply Co.

QMDs thru 1st: 8
QMDs thru 6th: 30
Ring Earners: 10

few months later. But it wasn’t necessarily an easy decision. “When I quit my job, I only had enough money to pay the bills for six weeks,” he says. “During the first six months with the company, I had never worked harder in my life, but after a year it got easier and my income kept growing. I stayed with it because of my family, and I made a decision to make it work.”

But Eric was no stranger to hard work – it was something he learned at a young age growing in Idaho.

“I grew up in a small town called Eagle on a mini-ranch with 10 cows. Although we had no clue how to raise cows, my dad felt

it was important for us to learn how to work. He made us water the field, shovel manure and feed the cows. We would have to go out in 20 degree below zero weather to break through six inches of ice so the cows could get water,” Eric recalls. “It taught us the value of hard work – the greatest undiscovered and underutilized secret of success.”

His hard work, drive and determination has fueled Eric’s success with the company, and has truly changed his and his family’s life.

“Through the years WFG has afforded us the freedom to create some pretty wonderful family traditions,” he says. Traditions that include annual family trips to California for a week of surfing and visiting amusement parks, skiing in the winter at all the biggest resorts and bike trips in the summer.

Then, of course, there are the WFG reward trips that Eric attends with his family. “We’ve been to Hawaii seven or eight times and a few years ago my wife, Debbie, and I traveled to Tahiti, where we went shark diving. I love that WFG allows us the opportunity to have once-in-a-lifetime experiences over and over again,” Eric says.

CEO MD Howard Qu has never been one to shy away from a challenge. Raised in a family of medical doctors, Howard set out for medical school at the age of 15 and became a doctor at 22. If that wasn't enough of a test of his determination, he decided to immigrate to the United States to practice his profession requiring him to take all new licensing examinations in English – a language that he didn't know.

“When I came to the United States I didn't speak English, but two-and-a-half years later I passed all the U.S. Medical Licensing Examinations,” Howard remembers. “I was just about to begin my residency in Internal Medicine when I was introduced to World Financial Group.”

He then had to make another big decision – remain a doctor or give it up to build a business in the financial services industry? Howard chose the latter.

“It was a big decision to leave my medical career. Being a doctor is like a family tradition and I had already put so much of my life into becoming a doctor, but after careful consideration, I made the career transition and chose to join WFG,” he says.

At that moment, Howard knew that he would have to make it in WFG. For him, failure was not an option, and his resolve paid off as he earned his \$100,000 ring within his first year with the company.

Since then Howard has shown continued determination and dedication to World Financial Group, and he says he finds this most recent promotion to CEO MD to be long overdue.



HOWARD QU

Chino Hills, CA
Previous Career:
Physician

QMDs thru 1st: 13
QMDs thru 6th: 17
Ring Earners: 5

“I believe I'm destined to be at the top,” he says. “I never have doubt that I'll be successful in WFG.”

This strong belief in himself, what he can do and his myriad successes in the business is how he motivates his team members.

Howard notes, “If I can do it, you can do it! I came to the company with little skill in the English language. I had to use a Chinese-English dictionary.”

“There are two things I owe my people: an opportunity that works and an example of success. Success doesn't always go to the stronger man or woman. In the end, it goes to the person who believes they can - I'm a perfect example of that.

A made up mind is an irresistible force in the universe,” he continues.

He has learned some valuable insight in his years in the business. According to Howard to build a successful business in WFG you must “work harder on yourself than you work on your business, and work harder on your business than you work in your business.”

“Recruit, build, lead and compete should be the motto for everyone who wants to build a long lasting, solid WFG business, and teamwork is the fuel that allows common people to attain uncommon results.”

Howard's attitude has made him a force to be reckoned with as he makes plans for his future in WFG. “I'll continue to build and maintain a strong, solid base shop to provide an example of success to my leaders,” he says. “We will walk to SVC and EVC in solid steps.”

EXECUTIVE MARKETING DIRECTOR

SAEID SALIMIAN RIZI



Toronto, ON
Previous Career:
Mechanical Engineer
QMDs thru 1st: 6
QMDs thru 6th: 10
Ring Earners: 4

Goal: To earn my promotion to SVC by July 2010.

SMD PROMOTIONS

SENIOR MARKETING DIRECTORS

Ting-Lan Chiu



Norcross, GA
Previous Career:
Teacher
QMDs thru 1st: 3
QMDs thru 6th: 3
Ring Earners: 1

Goal: To become a CEO MD team and help families achieve financial independence.

Adeolu Durotoye



Mississauga, ON
Previous Career:
Journalist & Professor
QMDs thru 1st: 5
QMDs thru 6th: 5
Ring Earners: 1

Goal: To help build many QMDs in a short period of time.

Quy Hoang



Houston, TX
Previous Career:
Business Owner
QMDs thru 1st: 3
QMDs thru 6th: 3
Ring Earners: 1

Goal: To earn my promotion to CEO MD.

Brian Kalyn



Edmonton, AB
Previous Career:
Financial Services
QMDs thru 1st: 3
QMDs thru 6th: 4
Ring Earners: 3

Goal: To achieve financial independence.

SENIOR MARKETING DIRECTORS

Johnson Olaniyi



Mississauga, ON
Previous Career:
Quality Assurance Technician
QMDs thru 1st: 2
QMDs thru 6th: 7
Ring Earners: 2

Goal: To achieve my promotion to EVC and build a global team.

Manuel Soto



Ontario, CA
Previous Career:
Auto Finance Loss Recovery
QMDs thru 1st: 2
QMDs thru 6th: 2
Ring Earners: 1

Goal: To help 100 associates in my base shop become millionaires.

Brooks Sternberg



Rancho Cucamonga, CA
Previous Career:
Dental Office Administration
QMDs thru 1st: 16
QMDs thru 6th: 20
Ring Earners: 2

Goal: To become an SVC team with 50 office locations throughout the United States in the next five years.

Duy Truong



Dallas, TX
Previous Career:
Investments
QMDs thru 1st: 2
QMDs thru 6th: 3
Ring Earners: 1

Goal: To have a positive impact on the families with whom I have the privilege to work.

Rouzbeh Vatanchi



Toronto, ON
Previous Career:
Student
QMDs thru 1st: 2
QMDs thru 6th: 2
Ring Earners: 2

Goal: To be a young, successful SVC and make my family, team and clients proud of me.

Quinn Woody



Ogden, UT
Previous Career:
Financial Services
QMDs thru 1st: 3
QMDs thru 6th: 3
Ring Earners: 1

Goal: To help people succeed and to help one million families.

SENIOR MARKETING DIRECTORS

Mark Yu



Brea, CA
 Previous Career:
 Student/Restaurant Server
 QMDs thru 1st: 3
 QMDs thru 6th: 3
 Ring Earners: 1

Goal: To achieve total freedom in life and help lead my teammates to do the same.

More Senior Marketing Directors

Rupinder Bindra

QUALIFIED MARKETING DIRECTORS

QMD PROMOTIONS

Jeff Aitkenhead



Winnipeg, MB
 Previous Career:
 Machinist

Goal: To earn \$1 million in annual income.

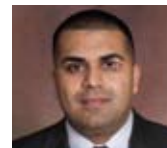
Omotoso Alimi



Mississauga, ON
 Previous Career:
 Chartered Accountant
 & Certified Information Auditor

Goal: To be the best recruiter, and be one of the topmost builders and income earners in the company.

Gautam Arora



Anaheim, CA
 Previous Career:
 Real Estate

Goal: To achieve my promotion to CEO MD by November 2010.

Kulvir Bains



Surrey, BC
 Previous Career:
 Canada Post &
 Financial Services

Goal: To help promote two QMDs next year so that I may earn my SMD promotion and my \$100,000 ring by June 2010.

Kurtis Barnett



Chino Hills, CA
 Previous Career:
 Mortgages

Goal: To achieve my promotion to Senior Vice Chairman

Earl Brundage



Ogden, UT
 Previous Career:
 Cell Phone
 Business Owner

Goal: To earn my promotion to EMD by the convention in July 2010 and then my CEO MD by the convention in 2011.

QUALIFIED MARKETING DIRECTORS

Gabriel Burgos



Orlando, FL
Previous Career:
Mortgage Broker

Goal: To build my business throughout Florida and earn my promotion to EVC by 2012.

Melchor De Leon



Park Ridge, IL
Previous Career:
Banquet Manager

Goal: To become a major field leader with 1,000 QMDs.

Nanie Endaya



Flushing, NY
Previous Career:
Math Teacher

Goal: To earn my promotion to CEO MD, and build a strong business that can support my retirement and that I can pass on to my son.

Farid Frever



North York, ON
Previous Career:
Social Services

Goal: To achieve my EMD promotion and have 50 life licensed associates on my team by July 2010, and then achieve my promotion to CEO MD by July 2011.

Dorothy Gabrysz



Richmond Hill, ON
Previous Career:
Health Care

Goal: To earn my promotion to CEO MD by July 2010.

Dayrl Ham



Calgary, AB
Previous Career:
Retail Merchandising

Goal: To achieve my promotion to Executive Vice Chairman.

Gail Haven



San Jose, CA
Previous Career:
Customer Service
Manager

Goal: To become an Executive Vice Chairman, and be a leader who inspires teams to excel to be their very best through service to others.

Lance Jacobsen



Washington Terrace, UT
Previous Career:
Owner, Commercial
Janitorial Service

Goal: To be a recognized leader within WFG.

Christopher Janik



South Jordan, UT
Previous Career:
Manager, Pizza
Franchise

Goal: To build a worldwide organization that helps liberate individuals from the establishment.

Raymond Kelsey



Edmonton, AB
Previous Career:
College Instructor,
Grain Farmer

Goal: To earn my \$100,000 ring and, in two years, my \$250,000 ring, and to achieve dreams I'd left behind.

Darren Kozakevich



Winnipeg, MB
Previous Career:
Magician

Goal: To achieve my promotion to CEO MD by age 25 and be the youngest million dollar earner at WFG.

Samsad Kumar



Elk Grove, CA
Previous Career:
Real Estate Agent

Goal: To help as many families as possible.

QUALIFIED MARKETING DIRECTORS

Luyen Le



Milpitas, CA
Previous Career:
State Franchise Tax
Board Employee

Goal: To earn my promotion to Executive Vice Chairman by September 2015.

Johnathan Leung



Richmond Hill, ON
Previous Career:
University Student

Goal: To build a world class team that is dedicated to serving families and helping them achieve their dreams.

Vincent Nadeem



Toronto, ON
Previous Career:
Researcher

Goal: To achieve my promotion to CEO MD.

Iliad Niaraki



Toronto, ON
Previous Career:
Audio Engineer

Goal: To earn \$100,000 in the new year.

Christopher Pacifico



San Diego, CA
Previous Career:
Manufacturing
Supervisor

Goal: To become a successful builder in WFG and be a role model for my family, especially for my three amazing children.

Paul Paxton



Draper, UT
Previous Career:
District Manager
of Loss Prevention,
Large Retail Chain

Goal: To earn my promotion to SMD in 2010 and \$250,000 with WFG.

Marilyn Ranases



Oakbrook, IL
Previous Career:
Licensed Esthetician

Goal: To build and expand my business throughout Illinois and the United States, and be competitive in the field.

John Sepulveda



Campbell, CA
Previous Career:
Mechanic

Goal: To build a solid business and help my teammates get to the next level in their promotions.

Olajumoke Seriki



Mississauga, ON
Previous Career:
Investment
Accounting

Goal: To become the best builder in WFG.

Harbrinder Singh



Mississauga, ON
Previous Career:
Truck Driver

Goal: To achieve my promotion to CEO MD.

Kehinde Sowunmi



Mississauga, ON
Previous Career:
Oil & Gas/Retail Sales

Goal: To build my WFG business to an EVC team with team members in both Canada and the United States.

Becky Tan



Norcross, GA
Previous Career:
Manager, Medical
Device Sales

Goal: To help build 100 QMDs and achieve a seven-figure income.

QUALIFIED MARKETING DIRECTORS

Vincent Truong



Anaheim, CA
Previous Career:
Office Manager/
Student

Goal: To earn my CEO MD promotion by November 2010.

Elizabeth Tseng



Brea, CA
Previous Career:
Business Owner

Goal: To achieve my promotion to CEO MD by 2010.

Corazon Tuiza



Vancouver, BC
Previous Career:
Professional
Accountant

Goal: To earn my promotion to Executive Marketing Director by the end of December 2010.

Bev Vanberg



Edmonton, AB
Previous Career:
Travel Consultant

Goal: To achieve my promotion to Senior Marketing Director.

Lori Vasquez



Sante Fe Springs, CA
Previous Career:
Food Server

Goal: To become dominant in WFG and to be the youngest female to achieve CEO MD.

Milton Wright



Oak Brook, IL
Previous Career:
Illinois Dept. of
Corrections

Goal: To inspire others to achieve their goals and dreams.

Amy Yang



Atlanta, GA
Previous Career:
Banking

Goal: To earn my \$100,000 ring by December 2010.

Wei Ting Yap



Norcross, GA
Previous Career:
Housewife

Goal: To earn my promotion to CEO MD.

More Qualified Marketing Directors:

Marynor Bautista
Alex Cardenas
Huangming Chen
Harshinder Dhaliwal
Ava Francis
Jasvir Gill
Amanda Goetz
Doraliz Guizar
Paul Harding
Felix Lemarinel

Shun Nong Lin
Barbara Lowe
Hong Hai Mai
Aman Mehra
Zackary Rance
Babak Rezapour
Isaac Ruiz
Sabrina Sairally
Kristine Salonga
Erendira Sevilla

Tania Silverio
Allison Smith
Kristi Sorensen
Gilbert Talana
Linh Truong
Adriana Uribe
Lyndon Williams
Zi Chan Zhang
Neng Qian Zheng
Ying Zhu

Forozan Abbasi



North York, ON
Previous Career:
Office Manager

Goal: To work hard and go all the way to the top at World Financial Group.

Isherpal Dhaliwal



Surrey, BC
Previous Career:
Tow Truck Driver

Goal: To achieve my promotion to CEO MD.

Paul Lamb



Greenwood Village, CO
Previous Career:
IT Auditor

Goal: To help 100,000 families.

Xiao Dong Lin



New York, NY
Previous Career:
Paralegal

Goal: To earn \$250,000 cash flow by July 2010.

Sandy Liu



Burlingame, CA
Previous Career:
Business Owner

Goal: To reach CEO MD within two years, and help build 100 QMDs over the next 10 years.

Abigail Pugong



Edmonton, AB
Previous Career:
Registered Midwife

Goal: To achieve my promotion to QMD next year.

Helen Ruan



Burlingame, CA
Previous Career:
Student

Goal: To be the youngest person to achieve SVC.

Ram Sandal



Brampton, ON
Previous Career:
Mechanical Engineer

Goal: To earn my CEO MD promotion by the end of next year.

Henry Ung



Bellevue, WA
Previous Career:
Convenience Store Franchise Owner

Goal: To expand my business into more states and earn my promotion to SMD.

Lawrence Wong



Edmonton, AB
Previous Career:
Retail Manager

Goal: To achieve my CEO MD promotion and travel the world.

Helena Zhang



Whitestone, NY
Previous Career:
Business Owner

Goal: To put my life into WFG, and share our wonderful business opportunity and valuable financial concepts everywhere I go.



A NEW BEGINNING WFG CEO MD Paul Hart (center) credits his World Financial Group business with helping make a “180 degree” turnaround in his life and meeting his fiancée Gabie (left) and his future stepdaughter Clarissa (right).

I grew up in San Jose, Calif., which is where I have my office now. My parents had me when they were both 42 years old. We weren’t wealthy. My dad was an electronics technician at Stanford and my mom was a homemaker who babysat for kids in the neighborhood. My dad taught me the value of hard work by showing me how to fix cars, do home repairs and work with my hands.

When I was growing up, I know my parents were afraid I was going down the wrong path. I was one of the few kids in my group of friends who had a father at home. Some of them went down the wrong track – getting into drugs and having kids too early. My dad always told me you are either a leader or you are a follower, and while my parents worried about me, I always felt like I was the leader in my group of friends, trying to steer them away from bad choices. My friends and I used to sit and look at the big houses on the hill in San Jose. I promised myself back then that I was going to live in one of those houses some day and make something of myself.

When I was in school, I got my first job at a garage. I was working so hard and I felt I wasn’t getting compensated properly. I vowed then that I wanted to start my own business. After I graduated high school, I worked as a self-employed mechanic restoring cars. One of my friends had a high performance shop and took me under wing to work on hotrods. I was putting myself through college for digital media, with the dream of becoming a web designer or graphic artist.

But while I was going to college, my mother, who was diagnosed with ALS (Lou Gehrig’s disease), began to deteriorate before our eyes. She was the best mom who was always there for me, and I was going to be there to take care of her no matter what. One day when I came home from school, ambulances were outside our house. The EMTs were wheeling my mom out on a stretcher.

How I . . . Turned My Life Around with World Financial Group

When I looked into her eyes, I knew this was going to be the last time I was going to see her. My mom passed away and my world just crumbled. I was 19 years old. I felt adrift because my dad and I didn’t have a close relationship. I was in mourning every day. I was lost. After many months, I realized my mom would want me to move on with my life.

I returned to working on cars and went back to school. I poured my blood, sweat and tears into a project for myself – a 1969 Pontiac GTO that I restored from the ground up. I was so proud of that car. It was almost complete when my father, sister and I went out of town for a family reunion. While we were away, my friend called me with devastating news – my car had been stolen.

“It doesn’t matter where you come from; what matters is where you’re going.”

The news put me back in a negative slump. When I returned, I was so upset, one of my friends took me out. That night, I ran into (WFG Senior Vice Chairman) Eric Olson. My mom used to baby-sit him. I hadn’t seen him since high school but he looked exactly the same. He told me about a business he was involved with and invited me to a business presentation. I only had work clothes, so I ran to the store to buy a shirt, tie and shoes and borrowed a pair of dress slacks from my dad. When I heard about the World Financial Group business opportunity, I was so excited. I called almost my whole top 25 list on way home. I was fired up. I told my dad about it, and he urged me to make sure it was the right thing and not to quit school.

I made a decision to take a semester off and give everything I could to starting my World Financial Group business. If I didn’t feel I was going to make it after four months, I would go back. I was 24 years old when I joined the business in 2004. I moved out from my dad’s house and put myself in a do or die situation. I changed my associations, I concentrated on

my licensing exams, on personal improvement and on making the most of the opportunity I was given.

That was a defining moment in my life. Shortly after getting started and getting licensed, I began to see success in my business. I was helping families get on track financially in the neighborhood where I grew up and showing them changes they could make for themselves and their families. It felt so great to do that and get paid for it. My transition was 180 degrees. I grew up on the streets. When I got started I didn’t know how to tie a tie, use proper grammar or be professional. It wasn’t a little adjustment. I had to change everything about myself. I never used to read, and I started reading one or two books a week. I changed my mindset. Personal improvement allowed me to win.

Today, my life has completely turned around. I recently earned my CEO Marketing Director promotion and my business is growing by the day. On a trip to St. Martin, I met and fell in love with a woman who changed my life – my fiancée, Gabie. She was a WFG associate from Chino, Calif., when we met on a reward trip to WFG’s villa. We’ve worked together to build a successful WFG business for ourselves and for Gabie’s daughter and my soon-to-be stepdaughter, Clarissa.

While I don’t yet have a house on the hill, I have more money saved than I ever dreamed. I’ve been able to help my father with his retirement so he doesn’t have to worry. My dad and I have grown closer. I’ve brought him with me on the company trip to Hawaii and hope to bring him to Tahiti. I think I’ve made my dad proud. He no longer worries, but brags about me. And even though my mom didn’t get to see my transition, I know she is proud of me, too.

I like to go back to talk to kids from my neighborhood who think they can only make something of themselves in sports or entertainment, and show them there are other ways, other possibilities. I want to take away people’s excuses. I want to show them that it doesn’t matter where you come from; what matters is where you’re going.

– As told by CEO MD Paul Hart
to Lisa Stockmann Karp