RECRUITING OBJECTIONS

QUESTION: IS IT A PYRAMID SCHEME?

ANSWER: a) WHAT IS YOUR DEFINITION OF A PYRAMID?... A PYRAMID IS ILLEGAL, ITS EXCHANGING MONEY FOR NO PRODUCT OR SERVICE. THAT DOESN'T SOUND LIKE US DOES IT? DO YOU THINK I WOULD TRY TO ENTICE YOU INTO SOMETHING ILLEGAL?

b) WE'RE THE MOST HIGHLY REGULATED INDUSTRY IN THE COUNTRY, AND EVERY ADVISOR IN THE OFFICE IS REQUIRED TO CARRY A STATE LICENSE. ARE YOU AT ALL FAMILIAR WITH THE REAL ESTATE INDUSTRY? OKAY, WE RUN THE SAME EXACT SYSTEM AS REAL ESTATE. THERE'S A BROKER, & THERE'S AN AGENT.

QUESTION: IS THIS A MLM?

ANSWER: WHEN YOU SAY MLM, DO YOU MEAN THERE ARE DIFFERENT TIERS OF PEOPLE? ISNT EVERYTHING THAT IS ORGANIZED MULTI-LEVEL? LET ME ASK YOU, IS YOUR FAMILY UNI-LEVEL OR MULTI-LEVEL? IN THE GOVERNMENT IS EVERYONE UNI-LEVEL OR MULTI-LEVEL? EVERYTHING OUT THERE IS MULTI-LEVEL, IT MEANS THEIR STEPPING STONES. WHAT YOURE ASKING IS ARE WE A LEGIT COMPANY? (SEE PYRAMID SCHEME ANSWER b).

QUESTION: WHAT DO YOU GUYS DO?

ANSWER: WE DO EVERYTHING RELATED TO MONEY. RETIREMENT PLANNING, COLLEGE FUNDS, INSURANCE, DEBT MANAGEMENT, ALL THAT STUFF.

QUESTION: WHAT'S THE DIFFERENCE BETWEEN YOU GUYS AND PRIMERICA?

ANSWER: THE ONLY THING WE HAVE IN COMMON IS THAT WE BOTH WORK IN THE FINANCIAL INDUSTRY. THAT'S IT. PRIMERICA CAN ONLY OFFER YOU ONE PRODUCT, WHICH IS TERM INSURANCE, AND I REPLACE THEIR TERMS EVERY WEEK FOR HALF THE COST.

QUESTION: IS IT COMMISSION?

ANSWER: YES, WE'RE PAID COMMISION, AND A WHOLE LOT OF IT. THE FINANCIAL INDUSTRY IS ACTUALLY THE #1 HIGHEST PAID COMMISSIONED INDUSTRY IN THE WORLD. WITHIN OUR COMPANY, ONE IN EVERY TWO ADVISORS MAKE \$50K A YEAR. ONE IN EVERY FOUR MAKE \$100K. SOMETIMES PEOPLE ARE SCARED OF COMMISSION, WHICH MAKES PERFECT SENSE. BUT WHEN THEY SIT DOWN AND SEE HOW IT ALL WORKS, THEY LOVE IT.

QUESTION: WHAT COMPANY IS IT?

ANSWER: ARE YOU FAMILIAR WITH NATIONWIDE, PACLIFE, ING, FIDELITY..? BINGO, WE CARRY ALL THEIR PRODUCTS. OUR #1 GOAL IS TO TAKE ALL THOSE COMPANIES AND GIVE THEM TO THE EVERY DAY PERSON WHO NORMALLY COULDN'T AFFORD TO PAY FOR THEIR SERVICES.

QUESTION: I'M NOT INTERESTED.

ANSWER: WELL, I DON'T EXPECT YOU TO BE INTERESTED. HOW COULD YOU BE INTERESTED IN SOMETHING YOU HAVEN'T EVEN SEEN YET AND KNOW NOTHING ABOUT?

QUESTION: I'M JUST NOT A SALESMAN, AND DON'T LIKE THE IDEA OF SELLING TO ALL MY FRIENDS AND FAMILY.

ANSWER: IT'S FUNNY YOU SAY THAT. WHEN I FIRST STARTED IN THE INDUSTRY I FELT THE SAME EXACT WAY. WHAT I FOUND OUT IS THAT YOU DON'T NEED TO BE A SALESMAN, AND YOU DON'T NEED TO SELL TO YOUR FRIENDS AND FAMILY. IN FACT, 95% OF MY CURRENT CLIENTS ARE PEOPLE I DIDN'T EVEN KNOW WHEN I STARTED HERE.

QUESTION: I JUST DON'T HAVE TIME.

ANSWER: CAN I ASK YOU, WHAT ARE YOU SO BUSY DOING? ARE YOU LOOKING FOR A BIGGER & BETTER LIFE? THAT'S PROBABLY THE BEST THING I'VE HEARD ALL DAY. BUSY PEOPLE GET THINGS DONE, AND BUSY PEOPLE DO THE BEST IN OUR INDUSTRY. IF YOU COULD TRADE 5 HOURS A WEEK TO BUY BACK 20, COULD YOU FIND TIME?

QUESTION: WHY DO I HAVE TO PAY FOR MY BACKGROUND AND LICENSE?

ANSWER: JUST LIKE IN REAL ESTATE, OUR INDUSTRY REQUIRES A STATE LICENSE. YOU'RE DEALING WITH PEOPLE'S MONEY. IF WE WERE HIRING YOU AS AN EMPLOYEE, WE WOULD PAY FOR IT AND THEN WE WOULD GET THE BENEFIT OF WRITING IT OFF ON OUR TAXES. INSTEAD, YOU'RE A 1099 BUSINESS OWNER, SO YOU PAY FOR IT, AND NOW YOU GET THE BENEFITS OF WRITING IT OFF. IT'S A GOOD THING, NOT A BAD THING.

QUESTION: I DON'T FEEL COMFORTABLE RECRUITING.

ANSWER: HEY, I DIDN'T EITHER WHEN I STARTED IN THE INDUSTRY. THE GOOD THING IS, WE DON'T GET PAID TO RECRUIT.. SO IF YOU DON'T WANT TO RECRUIT, YOU DON'T HAVE TO RECRUIT.

QUESTION: I HEARD THIS IS A SCAM AND WFG IS CURRENTLY IN A LAWSUIT.

ANSWER: WE ARE A \$540BILLION DOLLAR OWNED COMPANY, IN THE TOP 1% OF ALL FINANCIAL BROKER DEALERS IN THE COUNTRY. IF YOU GOOGLE YOUR BANK, YOU'LL FIND A LAWSUIT. IF YOU GOOGLE "JESUS CHRIST", THERE ARE WEBSITES DEDICATED TO DECLARING HIM A SCAM TOO. I'VE GROWN TO BE SUCCESSFUL BY NOT LISTENING TO EVERYTHING I HEAR.

QUESTION: WHERE DO YOU GET YOUR CLIENTS?

ANSWER: WE AS A COMPANY MAINTAIN A HIGH REPUTATION BY NOT GOING DOOR TO DOOR, NOT COLD CALLING, NOT STALKING PEOPLE IN THE PARKING LOT AT WALMART. WE RUN A PATENTED SYSTEM THAT GENERATES REFERALS BASED ON RELATIONSHIP BUILDING AND MAKING FRIENDS. IF YOUR BIGGEST FEAR IS FINDING CLIENTS, YOU'LL HAVE NO PROBLEM HERE. YOUR TRAINER WILL DO THAT FOR YOU.