

Contact Info

Licensing Coordinator:

TRACY INCLANO

Email: athenalicensing@gmail.com

Office Phone: (747) 200 4856

Policy Coordinator:

EDGE PAUIG

Email: athenapolicy@gmail.com

Office Phone: (213) 786-9332

Office Address:

1343 E. Gladstone St. Suite 300

Glendora, CA 91740

Team Athena

FastStart

Name _____

Agency Code Number _____

Date Started _____

Phone # _____

- Agency Code #
- Meet w/ Spouse (KTP)
- Top 25 List
- HOT 3/3 Guest to BPM
- Register for Course & Exam

Complete in the 1st 10 Days for the Sprint Award!

THE VEHICLE

1	2	3	4						
BUILD A TEAM	KTPS	BPM	LICENSE						
1.BIG INCOME	1.10 PRACTICE APPTS	1.INVITE GUESTS TUE 6:30PM SAT 10AM	52 HR ONLINE COURSE						
2.SECURE INCOME	2.MACHO	2.ATTEND BIG EVENTS	EXAM 150 QUESTIONS 60% = PASS						
3.GROWING INCOME	3.1 HR UNDIVIDED ATTENTION	LV CONVENTION WEALTH BOWL	GET APPOINTED						
	<table border="1"><tr><td>H</td><td>W</td></tr><tr><td colspan="2">[Empty Box]</td></tr><tr><td>TR</td><td>TA</td></tr></table>	H	W	[Empty Box]		TR	TA		
H	W								
[Empty Box]									
TR	TA								

WEEKLY SCHEDULE



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>MINDSET MONDAY 10AM PST/ 1PM EST</p> <p>ZOOM MEETING ID: 852 5356 1081</p> <p>PASSCODE: ATHENA1 **ALL CAPS**</p>	<p>GENERAL TRAINING 6:30PM PST/ 9:30PM EST</p> <p>ZOOM MEETING ID: 831-2420-7754</p> <p>PASSCODE: GLENDORACT **ALL CAPS**</p> <p>TRAINING AVAILABLE VIA ZOOM & IN PERSON AT THE GLENDDORA OFFICE</p>			<p>ATHENA TEAM TRAINING 11AM PST/ 2PM EST</p> <p>MEETING ID: 875 3878 0342</p> <p>PASSCODE: TEAMATHENA **ALL CAPS**</p>	<p>GENERAL TRAINING 10:00AM PST/ 1:00PM EST</p> <p>ZOOM MEETING ID: 825- 1537-0901</p> <p>PASSCODE: GLENDORACT **ALL CAPS*</p>





PLEASE ADD THESE DAYS AND TIMES TO YOUR CALENDAR.

WE ASK YOU HAVE YOUR CAMERAS ON AND BE READY TO PARTICIPATE.

PLEASE ADD ATHENA BEFORE YOUR NAME ON ZOOM FOR THESE CALLS EX. ATHENA- ANNETTE URIBE

Compensation

Example: \$250x12=3000 (Points)

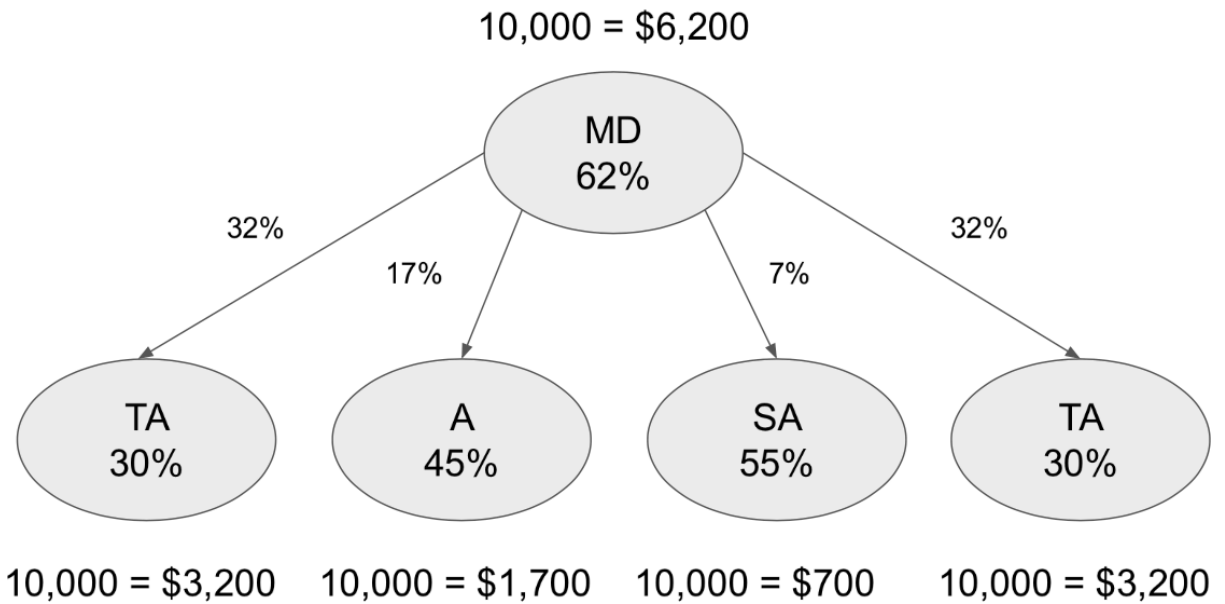
Training Associate 30% =	\$900		3.3.30
Associate 45% =	\$1,350		10.10.30
Senior Associate 55% =	\$1,650		25.25.30
Marketing Director (MD) 62% =	\$1,850		
Senior Marketing Director (SMD) 80% =	\$2,400		

1st Advance: 40%

2nd Advance: 60%

Renewals: 3-5%

BUILDING A TEAM



TOTAL COMMISSION: \$15,000 MONTHLY

TOTAL ANNUAL INCOME: \$180,000 = RING!

TOP 25 WORKSHEET



Name: _____ Husband & Wife

TOP 25 Contact List



	First(s)	Last(s)	R/F/A*	Phone Number	City & State	Description**	Notes
1						MACHO	
2						MACHO	
3						MACHO	
4						MACHO	
5						MACHO	
6						MACHO	
7						MACHO	
8						MACHO	
9						MACHO	
10						MACHO	
11						MACHO	
12						MACHO	
13						MACHO	
14						MACHO	
15						MACHO	
16						MACHO	
17						MACHO	
18						MACHO	
19						MACHO	
20						MACHO	
21						MACHO	
22						MACHO	
23						MACHO	
24						MACHO	
25						MACHO	

* R/F/A = Relative / Friend / Acquaintance

** MACHO = Married / Age (25+) / Children / Home Owner / Occupation

Help Me Script

Hi _____ this is _____ (small talk)

Listen do you have a minute?

I don't know if you know or not, RECENTLY I just got started with a financial firm. I'm new, I'm excited, I'm in training, I need your help; YOU'LL HELP ME OUT WON'T YOU?

I need 1 hour of your UNDIVIDED attention. I have someone I want you to meet, his/her name is _____. He/She is in charge of helping me complete my training, and achieve my next promotion. I have his/her calendar in front of me. He/She has next Wednesday or Thursday available, which day works best for you? Is 6 o'clock good or is 8 o'clock better.

Great we'll see you next _____ at ___ o'clock. I appreciate your willingness to help me out with my training.

Please be sure to have your Husband/Wife present. My training is more complete when both Husband & Wife are present.

Before I let you go I want to ask that you please keep the appointment, it's very important in the early stages of my career. Great, see you soon.

ETHOR STANDS FOR:

I'M EXCITED

I'M IN TRAINING

I NEED YOUR HELP

I VALUE YOUR OPINION

REFERRALS

You: Hello (name) (small talk) _____, what are you doing Tuesday night?

Them: Nothing why?

You: I don't know if you know or not but recently I got started with a financial firm, I'm **EXCITED**, I'm in **TRAINING**, I need your **HELP**. I want you to come down to our office and check out what I'm doing. I value your **Opinion** & you can send me some **Referrals** down the line. It's going to be awesome. Do you have a pen to take down the address? Etc.... (mention dress code)

Overcoming Objections

Structure it: They ask you questions You acknowledge their question Make a short statement to answer their question, say it with certainty You end it with another question to tie it down You regain control of the conversation by asking them a question Give them a choice to narrow it down and schedule a date

Overcoming Objections-Phone Call

“What do I have to do?” Great Question, All I need you to do is see what I’m doing so you can give me your opinion and send me some referrals down the road, you’ll help me out, won’t you? So what’s better for you (Day) or (Day)?

“Can you tell me over the phone?” There are some things you need to see visually for it to make sense and obviously we can’t do that over the phone, right? So what’s better for you (Day) or (Day)?

“What do you do? / What kind of company is it? / What is it?” Thanks for asking. I’d love to explain all of it but I’m still new. But basically we show families how to make and save money, everyone wants to do that right? So what’s better for you (Day) or (Day)?

“Can you give me more information?” I appreciate your interest, but now is not the time to go into detail. I just got started, I’m new and I’m in training. It’s better for you to hear it from my trainer. It makes sense that an expert should explain it to you, right? So what’s better for you (Day) or (Day)?

“What are you selling? Do I have to buy anything?” I

appreciate your concern but No, you don't have to buy anything. Besides asking you to buy something would be the last thing I'd ask you to do. Once you see what I'm so excited about, you can help me with some referrals down the road, sounds good? So what's better for you (Day) or (Day)?

“I don't want to feel obligated to buy anything.” I

understand, and I'm glad you said that because I'm not here to sell you anything. I'm here to educate and advise you on what your options are and you can choose what is best for your family. We help you do a personal financial review at no cost to you, with no obligation. Fair enough? So which evening is better for you, Monday or Wednesday? So what's better for you (Day) or (Day)?

“Is this Primerica?” Who? What's Primerica? I understand your concern but No, We're a global financial marketing firm. We market for companies like: Fidelity, Voya, Metlife, Prudential, Pacific Life, Transamerica and many more. You've heard of these companies, right? So what's better for you (Day) or (Day)?

“Is this a Pyramid?” Let me ask you what is your definition of a pyramid? - A triangle, that there is only one person at the top. So are you asking if we are a triangle? Absolutely not, there are hundreds of people at the top at the same level if they work for it. You can get to the level I'm at. So you know the word pyramid when it comes to business, is an illegal operation. The word Pyramid is an Illegal operation that passes money from one hand to another without licenses, services and products. So based on that, WFG does not meet that criteria. So what's better for you (Day) or (Day)?

Overcoming Objections-KTP

“I’m not interested” I understand. Many of our existing clients initially had the same reaction until I had a chance to show them what a dramatic difference a personal financial review can make. Let’s get together and talk. Is Monday or Wednesday evening better? So what’s better for you (Day) or (Day)?

“We already have a financial professional.” You know, many of the people we work with now initially told us the same thing until we had a chance to show them how we could actually complement what they were already doing, let’s get together and visit.” So what’s better for you (Day) or (Day)? Overcoming Objections-KTP

“I already have Life Insurance at my Job.” Great Question, do you work right now? Where? Let me ask you a question, do you plan on retiring at the gas company. So in five years you decide to leave the gas company, will you still need insurance? Yes. You will no longer have life insurance through work. What if in those five years something happens, cancer, diabetes, overweight? A life insurance company will no longer want to insure you, that is why it’s so important you get independent life insurance outside of your work so it’s still there whenever you decide to leave your job. On a monthly basis, how much can you afford to put away to protect you and your family?

If yes they do plan on retiring with current job: Does the gas company want you to retire with them; therefore, they are responsible for your benefits and pensions, No! Even if they keep you there until the age of 65, you will still need independent life insurance outside of your company and the likability of an insurance company qualifying you at the age of 65 is very slim or it will be too expensive and you won’t be able to afford it.

“What happens if I lose my Job.” You have two kids right? So if you lost your job, are you going to stop feeding your kids and have them go hungry? NO. This policy is like your third kid. It only works if you feed it and one day it’s going to work far more for you and your kids than you ever worked for it.

“I don’t want to leave any money for my Kids.” My parents did very little for me and I want to break that cycle with my family. I want to leave a legacy. Don’t you want to leave a legacy? Do you want to be remembered as a guy who leaves a legacy or a guy who left bills?

“I want to think about it.” Well absolutely you want to think about it because this is something legitimately that is important. What exactly do you need to think about? Do you think about every purchase you make?

“God will Provide.” It is your responsibility to provide for your family.

“I already have insurance.” Who do you have? How long have you had it, do you know the agent? Client, with your permission I would like to borrow your policy so we can analyze it together and see if it makes sense. Before I even do that I want to congratulate you for acting responsibly and having life insurance. **“I want to do my research.”** Well absolutely, Mr. Client, where do you want to do your research at? The internet. Do you do your research on everything you buy? What kind of car do you have? Usually when someone needs to do their research it is typically a procrastination. I probably did not answer all of your questions, so is it the Product Provider? Is it the money?... You probably don’t need to do a lot a research you just need to make some solid decisions.

“I can’t afford it.” Mr. Client, do you have steady income? Is that your TV over there? Do you have Cable? How much do you pay in Cable? So let me ask you Mr. Client, you have a family, wife and kids, and you are receiving unemployment and you can still afford cable? What’s more important, if something were to happen to you, would it be more important that you left your family with

cable and other bills or that you left them with a life insurance death benefit that can pay off all your bills?

“I don’t have any money to invest/ We’re broke. / We’re living paycheck-to- paycheck.” I understand. We hear that all of the atime and that’s actually more of a reason to get together. Our company specializes in showing families how to take dollars they’re already spending in the areas of debt, taxes and insurance, and restructure it to find dollars they can use to save for their financial future. The most exciting part of this is that we don’t charge the client a dime to show them how to implement it. Let’s get together and talk about it.

Overcoming Objections-1on1

“Why do I need to pay \$100 for a job?” It’s not a job, it a business and first of all you don’t have to pay you want to invest...

. **“How much is this going to cost”** How much would it be worth in your future to have an education about how money works? How much would it cost to go to college for four years to learn about it? I am embarrassed to tell you. It’s only \$100, plus the cost of the licenses. When we get together, I’ll show you how it works.

“I already have a job.” You don’t have to leave your job. This is meant to enhance what you earn, not replace it

“I need to talk to my spouse.” Yes. I think that would be a good idea. We recommend making those decisions as a family. When is he/she available?

“I need to think about it.” Maybe I could help you with that. What areas of concern do you need more information or clarity on?

“I don’t’ know that many people.” What I discovered was that everyone I knew, knew several people, and so on.

“Do I have to talk to friends/family?” Do you want to talk to your friends and family? If you had the cure to Cancer, who would you help out first? We have the cure to financial cancer, doesn’t it make sense that we help out first the ones we love and care about most?