“Leadership is communicating to people their worth and potential so clearly that they come to see it in themselves.”

- Stephen R. Covey

“Lead and inspire people. Don't try to manage and manipulate people. Inventories can be managed but people must be led.”

- Ross Perot

“One of the qualities of leadership which contributes most to success is seldom listed. This trait is often overlooked or unobserved because other factors stand out. It may be the reason for the drive or even the ambition. Certainly it contributes to the awareness and the constant emphasis on performance.
A leader constantly seeks ways to do better whatever needs to be done. If a person with this quality will continue positive application of this negative factor, that person will have a leadership role.
The quality: dissatisfaction. To make the unsatisfactory satisfactory or better is the mark of leadership. Never be satisfied with less than top performance, and progress will be the reward.”

- Vince Lombardi
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Leadership Quotes

“If you think about it, people love others not for who they are, but for how they make us feel. We willingly follow others for much the same reason. It makes us feel good to do so. Now, we also follow platoon sergeants, self-centered geniuses, demanding spouses, bosses of various persuasions and others, for a variety of reasons as well. But none of those reasons involves that person's leadership qualities. In order to willingly accept the direction of another individual, it must feel good to do so. This business of making another person feel good in the unspectacular course of his daily comings and goings is, in my view, the very essence of leadership.”

- Irwin Federman

“A leader must be more than an administrator. He must have executive abilities, true, but he must know how to vitalize the power of people. He must understand how to build enthusiasm and self-reliance in those he directs by setting a good example himself. In influencing others to strive willingly for mutual objectives, the leader must radiate confidence and create an instant image of competence.”

- Anonymous

“A great leader is not necessarily one who does the greatest things. He is the one who gets the people to do the greatest things.”

- Ronald Reagan

“A leader has the vision and conviction that a dream can be achieved. He inspires the power and energy to get it done.”

- Ralph Lauren

“Outstanding leaders go out of the way to boost the self-esteem of their personnel. If people believe in themselves, it's amazing what they can accomplish.”

- Sam Walton

“Reason and judgment are the qualities of a leader.”

- Tacitus

“The best leaders... almost without exception and at every level, are master users of stories and symbols.”

- Thomas J. Peters

“The job of the executive is to think, plan, direct, check, and inspire.”

- Anonymous

“A leader is a dealer in hope.”

- Napoleon Bonaparte

“The best executive is one who has sense enough to pick good people to do what he wants done, and self-restraint enough to keep from meddling with them while they do it.”

- Theodore Roosevelt

“Those people who develop the ability to continuously acquire new and better forms of knowledge that they can apply to their work and to their lives will be the movers and shakers in our society for the indefinite future.”

- Brian Tracy
Section 1
Getting Started
Welcome to the HRMC Leadership team! We are excited about your decision to build a successful team within Harvard Risk Management Corporation. There has never been a better time in our company history than right now to build a sales team and become financially independent. This is your chance to build something really big and help others change their lives financially. Although what we do may be somewhat simple, it is definitely not easy. Building a successful team takes hard work, dedication, and an “I will not be denied” attitude!

We value you as a part of our leadership team and we will work hard to provide you with all of the information and resources that you need in order to succeed. This training manual will provide you the information needed to build a successful HRMC team. Please take time to study it carefully and review the information often.

It is important that you develop a CEO mindset when running your business. What is a CEO mindset? It is understanding that you are the CEO of your own company and that ultimately you are responsible for your own success or failure. Learn to live by the slogan, “If it is to be, it’s up to me!” Be careful not to play the blame game. It’s easy to blame your lack of success on the company, lack of support, the products, the market, the compensation plan, or other factors. But what you must realize is that there are always people with the exact same things that you have who are having mega-success. This should motivate you to not waste valuable time complaining and focus your energy and time on following the system the best that you can.
Getting Started Checklist

1. Get signed up on the text alert service (see the following page) and be sure that you are participating in the weekly conference calls. We recommend that you participate in both the sales and leadership calls.

2. Set a monthly recruiting goal, write it down, and develop an action plan of how you will accomplish your goal.

3. Start recruiting other agents by sending them a link to your HRMC career website. To enroll a new agent all you need to do is provide them with your agent ID that they can use as their access code in creating their agent account.

4. Become familiar with the Key Indicators as described in this manual and strive to achieve the Standard of Excellence for HRMC recruiting.

5. Study carefully the information contained in this manual. Review it often and use it as a guide to direct your business.

6. The leadership section of the www.harvardbenefits.com website can be a valuable resource for you as well. This website has many hours of video and audio trainings. Be sure to take advantage of this resource.

7. Select a method for contacting your prospects. This can be done through resumes, internet job postings, or classified ads. Be sure to download the training for the system that you chose and follow the instructions carefully.

8. Attend a live Leadership Training event when available. You can also watch videos from previous events in the Leadership Training Section.

HRMC Mission Statement

To be the premier provider of quality products and services that help reduce risk and provide protection, security, and peace of mind to individuals and companies in North America.
Quick Quote

“The challenge of leadership is to be strong, but not rude; be kind, but not weak; be bold, but not bully; be thoughtful, but not lazy; be humble, but not timid; be proud, but not arrogant; have humor, but without folly.”

- Jim Rohn

B2B Training Call
(B2B Training & Support)

Every Monday Morning
9:00 AM CT
Number: (641) 715-3640 PIN: 655673#
Playback: www.harvardbenefits.com

Leadership Training Call
(Team Building, Recognition, & Training)

Every Thursday Evening
7:00 PM CT
Number: (641) 715-3650 PIN: 655673#
Playback: www.harvardbenefits.com

Text Alert Notifications

This free service allows you to receive text reminders of conference calls and other valuable information.

Text the word “HRMC” to 41411
There are many factors in a person’s success; some are tangible, such as how many phone calls you make, how many agents you recruit, or your presentation skills; and others are intangible, like your attitude and level of belief. Much of this document will focus on tangible things such as systems and numbers, but it is important to take a moment to look at the three biggest intangible ingredients to one’s success:

1. **Belief.** You’ve probably heard the phrase, “If you believe it, you can achieve it.” This statement demonstrates how important belief is in the success process. You must develop a strong belief in the company, the products, and your ability to excel. Guard your mind so that you don’t allow people or things to negatively affect your belief. Reading daily affirmations, participating in conference calls, and associating with individuals who have similar goals and interests are great ways to increase your level of belief.

2. **Attitude.** Attitude is everything! Maintaining a positive attitude is such a big part of achieving success. Running your own business can be difficult and challenging, so it’s important to stay focused on the positive. “Two men look out through the same bars. One sees mud and one the stars.” Learn to develop a winning attitude! Focus on the positive and stay away from the negative. Remember, a positive attitude is the quickest way to a positive cash flow!

3. **Discipline.** Jim Rhone said “A few simple disciplines practiced every day can begin to change your life.” A person can have the best products in the best marketplace with the best compensation plan and the best training, but if they don’t have the personal discipline to get out and make things happen, none of those other things will even matter. Being your own boss can have many rewards and be the key to financial independence; however, sometimes you need to be a tough boss! Remember, affirmation without discipline is the beginning of delusion.

**Quick Quote**

“If you can dream it, you can do it!”
Walt Disney
Understanding the power of duplication is a key to staying motivated during the team-building process. As you develop other recruiters within your organization, the power of duplication can have an amazing effect! To illustrate this process, look at a penny that doubles every day for just 30 days.

After duplicating it for just 30 days, it is now worth $5.3 million dollars on the 30th day alone, and a total of $10.7 million for all 30 days combined. If you have other recruiters in your team, it is not up to you to find all the producers. If you keep focused on bringing in new associates and helping them get started, at some point your organization will grow exponentially and you won’t even know all the agents within your team.

In the analogy with the penny, after the first week it was worth less than a dollar and after two weeks it was only worth $81.92. You can begin to see why some quit this type of business, because they just don’t see immediate results and they don’t understand the power of duplication.

When you are consistently consistent in your recruiting activities, it won’t be long until your efforts begin to multiply and you start to see the power of duplication in your own business.
Leveraging Your Time

The most powerful part of building a team is your ability to leverage your time. To understand the concept of leveraging your time, look at these two examples:

Example A: You work for a company. You are paid for the time that you work. If you stop working, you stop getting paid. If you work for 10 hours you only get paid for 10 hours. You cannot experientially increase because you only have so many hours in a day.

Example B: You recruit ten people on your team. You are paid a percentage of everything they earn. If each of your team members worked just 10 hours a week, you would essentially be paid for 100 hours, plus the actual hours that you worked. If each of your team members worked 5 hours a day, then you would be earning income on 50 hours of work (10 x 5) even though there are only 24 hours in a day.

Through these examples, you can start to see the power of leveraging your time. If you are struggling financially, the number one way to recover is through leveraging your time! Once a person fully grasps this concept, it provides wind in their sails and gives them a reason to recruit a big and productive team with HRMC.

To assure that you stay focused on activities that will create a leveraged income, ask yourself this question: “Is what I’m doing right now creating leverage in my time and income?”

Quick Quote

“People without leverage usually work for those with leverage.”

Robert Kiyosaki
Passive Income

The development of passive income is the key to becoming financially independent. Robert Kiyosaki, the author of the Rich Dad, Poor Dad series, developed a game called “Cash Flow.” The object of the game is to escape the rat race through the development of passive income. In his book, Robert teaches the formula for escaping the rat race:

\[ \text{Pi} > \text{ME} = \text{FI} \]

This formula shows that once your passive income (Pi) is greater than your monthly expenses (ME) you can become financially independent (FI). Only about five percent of people in the US earn passive income. Passive income is when you continue to receive income from a one-time effort or investment. Some good examples of people that receive passive incomes are authors of books, movie stars, song writers, developers of software programs, some business owners, and people that own rental properties. Remember, in the game of Monopoly, the goal is to get houses and hotels on nice properties, that way when someone lands on your property, they must pay you the rent. In the game of Monopoly, if you have no properties and you have no houses or hotels, you eventually will lose the game.

Think about it: an author writes a book and the book is published and becomes popular. The author could then be sitting on an island, sipping lemonade and earning thousands of dollars in passive income. Now, not everyone can write a book or become a movie star, but anyone can build a team within Harvard Risk Management and earn passive income from that team.
There are three characteristics of passive income:

1. It’s hard.
2. There is usually a delay in earning it.
3. It requires an investment.

If it were easy to build a passive income, more than 5% of the people in the US would be earning it. Building passive income is hard work, but it’s definitely worth it! Be excited that you have discovered a way to develop a passive income which will allow you to truly escape the rat race of life.

Passive income usually has a delay. This is one of the best-kept secrets of the rich. The problem is that we have become accustomed to instant access and immediate responses. Imagine if your remote control had just a ten-second delay or if the drive-through asked you to wait just five minutes. For the most part, we have become very impatient people. Being impatient in building a passive income can cost you a fortune. Wouldn’t it be silly if an investor of an apartment complex demanded to see the rent income from the apartments when they have just completed pouring the foundations and footers? People that demand instant results in a business like this are just as silly.

Have you ever heard someone say “If you have to invest money, it must be a scam?” I can tell you one thing: that person does not earn passive income and is probably not financially independent. While the monetary investment to building a successful team is small, it will require a substantial investment of your time. The good news is it will all be worth it!

Are you ready to escape the rat race by building a passive income through HRMC?

Quick Quote

“Building an HRMC sales team is not only a great way to leverage your time, but it is one of the greatest forms of passive income ever!”

Jim Tanner
Good people are found, not changed. Recently I read a headline that said, "We don't teach our people to be nice. We simply hire nice people." Wow! What a clever shortcut. Effective recruiters learn how to quickly move through the masses of individuals that are not looking for what we offer and locate the few individuals that are. “A person convinced beyond their will is of the same opinion still.” If you have to drag them into the business, you usually will end up dragging them around in the business as well. There are millions of individuals that lack the discipline, drive, and proper philosophy to successfully run their own business. You could spend the next year working with one of these individuals and perhaps teach them the things they need to be and do in order to be successful, or you could spend that same time finding 7-10 individuals that already possess the skills necessary for success.

In a deck of playing cards there are fifty-two cards and only four Aces. If your job was to sort through the deck and locate the four Aces, how long would that take you? Why could you do that process so quickly? Because you are focused on finding the Aces. That is all you are looking for. You are able to move through the other cards very quickly because you are not looking for Jokers or a two of Spades, you are only looking for Aces. You are also not trying to turn a two of Spades into an Ace. That would be silly, right? If your goal was to find ten Aces and you went through one deck and found four what would you do next? Go through the same deck again or get another deck? If you use these same principles in recruiting and team building, you will be on your way to becoming a master recruiter.
We are in a unique position to not only affect people’s bank accounts, but through personal development we can change people’s lives. This is probably one of the most rewarding parts of the business. A person’s personal philosophy is simply how they hold things. It’s how a person understands certain things based on all of the knowledge that they have. It’s important to understand that a person’s philosophy is the root of their attitude, actions, habits, and lifestyle. So, ultimately, if you are going to change one’s behaviors and lifestyle, you must first change the way they think. Here are the four key things that have helped us develop the philosophy that we currently have:

1. The books you read
2. The things you see
3. The things you hear
4. The people that you associate with

The good news is that a person’s philosophy can be changed by modifying these same four things. The change may not be immediate, but it will inevitably occur. The process of improving one’s knowledge and understanding is called personal development.

Remember, by building strong people, you can build a strong team. The best way to build better leaders in your team is to attract them by becoming a better leader yourself. Jim Rohn says, “The greatest gift you can give somebody is your own personal development.” I used to say “If you will take care of me, I will take care of you.” Now I say “I will take care of me for you, if you will take care of you, for me.”

Be sure and promote the new Personal Development and Sales Training website at www.harvardbenefits.com.
PROTECTING FAMILIES

We protect families by providing them affordable access to the legal system and from the devastating effects of identity theft. We also believe in creating a business model that allows you to put your family ahead of your job and employment.

FINANCES

We are focused on providing an exceptional income opportunity for our agents, which includes advanced commissions and long term renewal income. We are also committed to providing our agents with training on long-term financial success.

AND YOUR FUTURE

We believe that an individual is in charge of their future and should have a goal to become financially independent. We are committed to helping each agent create the greatest future possible for themselves and their families.
Section 2

The Recruiting Process

- Prospecting
- Exposure
- Evaluation
- Enrollment
- Training & Support
The Recruiting Process

Here are the five stages in the recruiting process:

1. **Prospecting:** This is identifying candidates that potentially would be interested and successful in our business. Learn to look in the right places for your prospects.

2. **Exposure:** In this stage you will begin the exposure process. Use of your career websites and email drafts expedites the exposure process and allows you to expose dozens of prospects simultaneously.

3. **Evaluation:** This stage is where the prospect evaluates the information that you have provided and determines if they want to move forward with the position. This process can take several weeks and sometimes several months, but most commonly will take just a few days.

4. **Enrollment:** The next stage in the process is enrollment. This is where the prospect makes a commitment to getting started and enrolls as an agent on your team. Be sure to effectively follow up with every prospect.

5. **Training & Support:** This last step in the process is one of the most important. Spending time with each new agent to help them get started on the right track will be a key to the growth and production within your team.
Prospecting
The Recruiting Process: Step 1

The fact is there are people everywhere that are looking for exactly for an opportunity just like HRMC offers. Here is a list of places that you can find prospects and popular ways to recruit agents:

- Warm Market (these are the people that you already know)
- Cold Market (these are people you don’t know that you meet)
- Resumes
- Social Media Recruiting
- Online Job Ads
- Newspapers
- Recruiting Days

There are specific trainings in the Leadership Section on how to find prospects in each of these areas. With access to so many prospects, it is easy to forget the people that we already know. This group of prospects is called your warm market. When Bill Gates started Microsoft Corporation, he initially gathered a few of his closest friends and extended an invitation to get involved in his company. Those that did became worth millions and I’m sure were very grateful to be included in his list. Who do you know that is already in sales or management?

Remember too that you will have both links and leaders in your team, and that leaders (producers), are often found by a link. This is the power of networking. The most effective question is “Who do you know?” not “What do you know?”
The second step in the recruiting process is to expose the prospect to information about the company, the products, and the compensation plan. You can use your HRMC Careers website to provide detailed information to your prospect about the company, the products, and the positions available. Your personal career website is www.hrmccareers.com/000000.

Another recruiting website that is available to all agents is: www.info.harvardbenefits.com/000000
This website can be promoted through social media and used to collect the contact information from prospects. Once they submit their name, email, and phone number they are redirected to your HRMC Career website and their contact information is stored in your AMS.

Another recruiting tool is the website: www.apply.harvardbenefits.com/000000
Through this website a prospect can apply for a position with HRMC by submitting their contact information, answering some questions, and uploading a copy of their resume.

There are many systems available for recruiting. Some of the most popular are calling resume leads, internet job postings, and face-to-face interviews. You can decide which of these recruiting systems fit you best or you can work multiple systems at the same time. The key is that whichever system you are using, you are exposing large amounts of people to the HRMC opportunity. This is the single most important part of successful recruiting. Whoever exposes the most will recruit the most, and whoever recruits the most will have the most producers. Thus we say, exposure is everything!

Remember, there are literally thousands of individuals that, when contacted, would join your sales team, and there is no limit to the number of exposures that you can make. Thus, the sky is the limit when building an HRMC team!
Evaluation
The Recruiting Process: Step 3

Once a prospect has been exposed to the information about the company and the position, it is important that you allow them time to evaluate the information and determine if they would like to move forward in the enrollment process. An effective recruiter will step back and allow a person time to make their evaluation. This is a great time to show effective posture that you are selective in those that you recruit. You could say something like “I don’t like to rush into things, so let’s take a day and let me review the information that I have obtained from you and determine if we should move forward. This will allow you some time to review the information that I have provided as well.”

The evaluation process can take anywhere from a few hours to a few months. The important thing is that you don’t make them feel that you need them. Remember, the best decision they could make would be to join our team and build an HRMC business, but they need to come up with that decision on their own. Professionals learn how to sort, and amateurs try to convince. Remember that “a person convinced beyond their will, is of the same opinion still.”

It is also important to note here that just because a person is not immediately interested in joining your team doesn't mean that they will not be interested in the future. Keep in touch with them and let them know that the position is always open should they choose to accept it.

Quick Quote

“The more you promote the online training, the more your agents will participate in it. Set a deadline with your agents of when they will complete the training and stick to it.”

Nicole Dotson
The enrollment stage is very simple. The goal is to have your prospect go to www.harvardbenefits.com and register as an agent in the Agent Access area. This process is very simple and should take less than five minutes. Upon completion, an agent ID number will be assigned to them which they can use in submitting business.

Be sure that the agent goes through the enrollment process on their own. This is very important because they are agreeing to the terms and conditions of becoming an agent with HRMC and you cannot make this agreement for them.

It is best to be on the phone or in person with your new agent when they create their agent account. This will allow you to take them directly to the online training and get them started.

During the enrollment process the agent will receive an email with their assigned agent ID number. Once enrolled as an agent, they will have access to the training center where they can begin their online training.
The first step in the training process is to have them complete the New Agent Training section at www.harvardbenefits.com. As the agent completes each section of the training, the system will email you their score and you will know that they have completed that section. Many leaders like to send them an email at this point, congratulating them on their completion of that section and encouraging them to move forward.

Once they complete the New Agent Training you will want to do a game plan interview with each new agent. During this interview you can determine their goals and make them aware of the support system that is in place to assist them. This is a great time to communicate your commitment to their success. You can let them know your expectations and define the best way to communicate with each other. There is an outline of a game plan interview on page 23.

Legal and IDT training results

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<tr>
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<tr>
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<tr>
<td>Phone:</td>
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<tr>
<td>Email:</td>
<td><a href="mailto:adgrode@q.com">adgrode@q.com</a></td>
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Quick Quote

“An agent unchecked is an agent wrecked.”

- Mike Riches
Support of Full-Time Agents

Remember that one of your initial goals is to have at least five individuals producing a minimum of 50 memberships every month. Here are some specific things that you can do to effectively support your full-time producers.

1. Recognize them. Hand written notes, gifts, plaques, and phone calls are all great forms of recognition.

2. Communicate regularly. You should be a source of information and inspiration to your team. Talk to them often and keep them informed of pertinent information.

3. Be positive. Top producers get enough negativity in the market. The last thing they need is to have a negative support system within the company. Always be positive and upbeat. Remember your attitude sets the tone for your entire organization. Always portray a great attitude and never share negative information with your team.

4. Be accessible. One key part of leadership is to be accessible to your team. This has to be a high priority, especially for your top producers.

5. Show them the big picture. Help them to realize their full potential. Be sure that they understand exactly what is needed to earn a 6 figure income with HRMC. Spend some time teaching and going over the 100K Game Plan and follow up to make sure they are on track for success.
Support of Part-Time Agents

When you get focused on finding big producers for your team, it’s easy to overlook the part-time producer. Your job as a leader will be to get everyone on your team producing a little bit and then to identify your key leaders and get them to produce a lot. It’s important to know that just a handful of agents writing five to ten memberships a month can produce a significant amount of override income. In fact, if you had just twenty five agents doing five memberships a month, it could produce an override income of over $100,000 a year! And, if you had a hundred agents on your team producing just one policy a week, your override income could be over $400,000 a year! It’s important that you have an effective support program for this group of part-time producers. Here are a few things that you can use:

1. Help them set their goals and use the Performance Club to help motivate them to do one membership sale each week.
2. Look for ways to recognize their efforts. I would make a goal to personally call every producer within your team at least once a month. Hand written notes are also a great way to recognize their efforts.
3. Plug them into our part-time support system, which includes evening conference calls and playbacks of calls so that they can work the business on their schedule.
4. Remember, many top producers started out in the business as a part-time agent. I would rather have a part-time warrior than a full time worrier.
5. Above all, make sure that they feel appreciated by you and know that they add value to our company.

Quick Quote

“If you have 100 agents doing just one membership sale a week, your override income could exceed $400,000 a year!”

Mark Riches
Field Training

There are many forms of training—online media, conference calls, and classroom trainings—but the most effective form of training is field training. Harvard Risk Management Corporation has developed an extensive field trainer system which allows your agents to be professionally trained by a top producer in their local market area. You can use the field training map at www.harvardbenefits.com to locate an HRMC field trainer in the area. Be sure that each of the following is complete BEFORE a field trainer is contacted:

1. The agent has completed and passed the online training course.
2. The agent should have Fast Start Qualified.
3. They should have their business cards and some group marketing supplies.
4. They should understand that there is a 50/50 split between the field trainer and the agent on all groups that are opened using the field trainer.
5. They should understand that a field trainer can help with DM meetings, identity theft workshops, or enrollments.

In helping a new agent set some appointments with their warm market list, the following script may be used. This is particularly effective with an agent that is reluctant to get started in making appointments.

“Hello ______________, this is _____________. You don’t know me but I am sitting here with ______________ who recently started working with our company. As part of __________’s field training, he needs to do five presentations this week. Would you be willing to take about 15 minutes and let him practice his presentation with you and give him some feedback?”

Remember, the most powerful word you can use with your team is “let’s.” “Let’s go make some calls and set up some appointments,” is more much more powerful than, “You go do it!”

— Eric Worre
# Steps to Getting a New Agent Started

## STEP 1
Have them become an HRMC agent. Provide them your six digit agent ID, which is the access code for setting up their agent account at [www.harvardbenefits.com](http://www.harvardbenefits.com). There is a one-time agent fee of $99 to join HRMC.

## STEP 2
Assist your agent in logging in and starting the New Agent Training. You will receive notifications as they complete the quizzes in each section. Call your agents and congratulate them on their progress.

## STEP 3
Encourage your agent to enroll as a LegalShield member so they can develop belief in the services and be vested in their renewals.

## STEP 4
**GAME PLAN**
Once they complete the New Agent Training, schedule a game plan interview with them. The main goal of the game plan is to get them writing memberships.

## STEP 5
Encourage your agents to listen to the weekly conference calls. Call your agents 30 minutes before each call and promote it and have them text the word “HRMC” to 41411.

## STEP 6
Assist your agent in completing their Warm Market Prospect List in their AMS. Encourage them to write their first membership so that they can become a LegalShield associate for free!

## STEP 7
Once an agent has written their first membership their $99 associate fee will be paid for by HRMC. All they need to do is click on the LegalShield Associate link under Certifications and complete their associate agreement.

## STEP 8
Assist your agent in getting Fast Start Qualified by writing three memberships and recruiting one associate (3 & 1). Once they FSQ they will be promoted to the Sr. Associate level and will earn a $180 Level-Up Bonus. Order them a recognition plaque.

## STEP 9
Encourage your agent to register and attend the next event. Attending events are critical to an agents success! Promote Performance Club and use the AMS Checklist to track the progress of your new agent.
Game Plan Interview Checklist

Once your agent has completed the New Agent Training, you should conduct a game plan interview with them. Below is an outline that can be used. Remember, the game plan interview can be a process instead of an event. In other words, the review of these items may be broken up into several training segments and they do not need to be covered all at once. The main purpose of the game plan interview is to get the new agent into production and earning commissions and everything you discuss should be focused on that goal.

- Tell me about your background. What has brought you to this point in your life? (family, past employment, hobbies)
- Tell me about your goals for the next five years. What would you like to accomplish?
- Congratulations on completing the online training! What did you like best about it?
- Go over the features of the Harvard Advantage Program with your agent. The Harvard Advantage includes these features:
  - Agent Management System
  - Contact Management System
  - Membership Exposure Websites
  - Premium Email Service
- Discuss the advantages of them having a LegalShield membership, if they are not yet a member. Encourage use of their memberships and remind them how to activate their IDShield at www.shieldactivate.com.
- Discuss their particular market area (other producers in that area, their provider law firm, etc.)
- Assist them in getting licensed if it is required in their state.
- Set a goal to write at least seven individual memberships. Set a date to have this goal completed by. You may want to direct them to additional training on selling individual plans.
- Talk about the LegalShield Performance Club and the importance of qualifying every month, (car bonuses, incentive trips and corporate leads).
- Be sure that your agent is participating on the weekly conference calls.
- Let them know that you are available and willing to support them in getting started.
- Do you have any questions or is there anything else I can assist you with in getting started?
This is the Standard of Excellence used by the HRMC Management team when recruiting and training new agents.

<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agents Who Have Started Training</td>
<td>100%</td>
</tr>
<tr>
<td>Agents Who Have Completed Training</td>
<td>70%</td>
</tr>
<tr>
<td>Agents With a LegalShield Membership</td>
<td>50%</td>
</tr>
<tr>
<td>Agents Who are LegalShield Associates</td>
<td>40%</td>
</tr>
<tr>
<td>Agents Who Have Fast Start Qualified</td>
<td>30%</td>
</tr>
</tbody>
</table>

Here is a screenshot of an actual AMS page from one of our Top Recruiters which shows the results of proper support and promotion of the online training.
Agent Management System

The Agent Management System (AMS) is a cloud-based team management program which is available to all Harvard Advantage members. The AMS program allows you to create a database of your prospects as well as provides access to all of your HRMC agents. You can access your AMS through the management area at www.harvardbenefits.com. Once you have logged into your AMS you can view a tutorial video on how the program works and its main features.

In the Agent View area you can quickly review all of your agents and see their area of focus, training status, last login date, and whether they are a LegalShield member or an associate.

You can also view each agent in more detail, which will display their photo, contact information, certifications, and training details. From the AMS you can also view an agent’s AMS and CMS pipelines.

Individual Agent View

This area shows what training sections the agent has completed.
Section 3
Income

HARVARD™
RISK MANAGEMENT CORPORATION

Management Training Manual © 2017 All Rights Reserved
Understanding the Compensation Plan

It is important that you take time and understand the compensation plan and how it works. The following pages will help break down the different components of the plan so you can better understand it. This manual focuses on the compensation you receive through legal and identity theft membership sales since this is our core product.

Members of our leadership team are encouraged to earn a minimum of $100,000 a year. Although this is not a requirement, we believe that most members of our management team have the ability, tools, and resources to earn a six figure income. To earn $100,000 a year you will need to get at least four teams that produce a minimum of fifty memberships a month. There are thousands of individuals that, if introduced to our business model and systems, could become producers of fifty memberships a month. They are literally looking for exactly what we offer.

In developing four teams, you can have both individual producers that write fifty memberships a month, and/or a recruiter on your team that develops a team that is writing fifty memberships a month.

“Superior leaders get things done with very little motion. They impart instruction not through many words, but through a few deeds. They keep informed about everything but interfere hardly at all. They are catalysts, and though things would not get done as well if they were not there, when they succeed they take no credit…
As for the best leaders, the people do not notice their existence. The next best, the people honor and praise. The next, the people fear; and the next, the people hate … When the best leader’s work is done the people say "We did it ourselves!"

- Lao Tzu
Production Stages

STAGE 1 (PERFORMANCE CLUB)

It all starts with you! The speed of the leader determines the speed of the pack. The focus of this stage is to develop the disciplines necessary for you to Performance Club Qualify every month. You should be consistently recruiting new agents into your HRMC team and personally qualifying for the LegalShield Performance Club every month. This stage requires discipline, focus, and consistent effort. As you work with your team and set the proper example for them to follow, you will begin to develop other producers and eventually other Performance Club qualifiers within your organization.

STAGE 2 (SR. DIRECTOR)

The next stage of your business will be to duplicate what you are doing. You will focus on developing other recruiters within your team as well as agents that are focused on selling to groups and individuals. You will work with other agents and learn how to promote the LegalShield Performance Club within your organization. Be sure to properly recognize any agent that is promoted and focus on getting your new agents Fast Start Qualified. Your goal in this stage should be to maintain Senior Director every month which requires 25 membership sales from you and your organization with no more than 15 membership sales from any one line. The Senior Director level is a monthly qualification and pays an additional $40.00 on all $39.90 plans.

STAGE 3 (EXECUTIVE DIRECTOR)

Your goal in this stage is to get your organizational membership sales to over 50 a month and qualify for Executive Director. This can be a combination of both personal sales and organizational sales. You can count up to 20 sales from any one line of production (three teams doing 15 and you doing 5, or four teams doing 15, or three teams doing 20, or you doing 40 and your team doing 10, etc). Be sure that you maintain your personal recruiting and personal sales and focus on increasing your organizational recruits to over 100 a month. The Executive Director level pays an additional $50 bonus on every $39.90 sale throughout your entire organization.

STAGE 4 (PLATINUM)

This should be your ultimate goal. A Platinum organization will consist of at least four Executive Director lines. LegalShield also pays Platinums a first-year bonus of $62,000 and an annual Lifestyle Bonus of $24,000 thereafter. Platinum World members also qualify for an annual trip to amazing places like Rome, Brazil and London! You should continue to increase production and recruiting within your team and continue to develop additional Executive Director lines so that you can maintain this elite level. Some Platinums have a MONTHLY income that now exceeds $200,000.
### PERSONAL PLAN COMMISSIONS

<table>
<thead>
<tr>
<th>Commission Level</th>
<th>%</th>
<th>Combo Plans</th>
<th>LegalShield Only</th>
<th>IDShield Only</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Family</td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td>EXECUTIVE DIRECTOR</td>
<td>58%</td>
<td>$39.90</td>
<td>$27.90</td>
<td>$19.95</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$19.95 LS</td>
<td>$17.95 LS</td>
<td>$19.95</td>
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<tr>
<td>SR. DIRECTOR</td>
<td>48%</td>
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<td>$195.78</td>
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<td></td>
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<td>$140.00</td>
<td>$125.96</td>
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</tr>
<tr>
<td>DIRECTOR</td>
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<td>$160.83</td>
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<td></td>
<td></td>
<td>$115.00</td>
<td>$103.47</td>
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</tr>
<tr>
<td>SR. MANAGER</td>
<td>33%</td>
<td>$190.00</td>
<td>$132.86</td>
<td>$95.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$95.00</td>
<td>$85.48</td>
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</tr>
<tr>
<td>MANAGER</td>
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<td>$160.00</td>
<td>$111.88</td>
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<td></td>
<td></td>
<td>$80.00</td>
<td>$71.98</td>
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<tr>
<td>SR. ASSOCIATE</td>
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<td>$140.00</td>
<td>$97.89</td>
<td>$70.00</td>
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<tr>
<td></td>
<td></td>
<td>$70.00</td>
<td>$62.98</td>
<td>$70.00</td>
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<tr>
<td>ASSOCIATE</td>
<td>Welcome to the Team!</td>
<td>$120.00</td>
<td>$83.90</td>
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<tr>
<td></td>
<td></td>
<td>$60.00</td>
<td>$53.98</td>
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<tr>
<td></td>
<td></td>
<td>$60.00</td>
<td>$30.00</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

**Notes:** The individual rate does not cover a spouse, significant other, or dependents. The individual LegalShield plan does not cover family matters or residential loan document assistance. The $10.00 enrollment fee is waived on IDShield-only memberships. This is a compensation plan summary. Please see details of renewals, etc. at www.legalshield.com
“Like an orchestra, the ideal team consists of a variety of producers. Each person is a valuable asset to your organization and should be recognized for their contributions.”

-Mark Riches
Once you have obtained the Platinum commission level, there are three sources of income available on a $39.90 membership sale.

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Platinum Overrides</td>
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<tr>
<td>Director Breakaways</td>
<td>$5.00</td>
</tr>
<tr>
<td>Executive Director Breakaways</td>
<td>$13.00</td>
</tr>
<tr>
<td>Combined Overrides</td>
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</tr>
</tbody>
</table>

Let’s break these down so that you can better understand them:

**Platinum Overrides:** This is the sum of the Bronze, Silver, Gold, and Platinum level commissions. You would receive this amount on every $39.90 membership sale made by your team, assuming they are at the Executive Director level. If they are at the Director level, this amount increases by $50.00.

**Director Breakaways:** This is the amount that you receive on every first-level Director $39.90 membership sale. This commission is paid once you are at the Director level or above, and the person that writes the membership sale is also at the Director level. You are paid Director breakaways for up to five Directors deep.

**Executive Director Breakaway:** This commission is paid once you are at the Executive Director level, and the person that produced the membership sale is also qualified for Executive Director. You are paid ED breakaways on up to five Executive Directors deep.

**Platinum Bonuses**

In addition to the above commissions, an agent can qualify for four additional Platinum Bonuses. The first is a $10,000 bonus after three months of being at the Platinum level. The second is a $15,000 bonus paid after being a Platinum for six consecutive months. The third is a $25,000 bonus paid after being Platinum for twelve consecutive months. One of the most impressive parts of the Platinum perks is a monthly lifestyle bonus that totals $12,000 the first year and then $2,000 a month for every month that you remain at the Platinum level.

<table>
<thead>
<tr>
<th>Bonus</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>One-Time Platinum Bonus After 3 Months</td>
<td>$10,000</td>
</tr>
<tr>
<td>One-Time Platinum Bonus After 6 Months</td>
<td>$15,000</td>
</tr>
<tr>
<td>One-Time Platinum Bonus After 12 Months</td>
<td>$25,000</td>
</tr>
<tr>
<td>Platinum Lifestyle Bonuses – First Year</td>
<td>$12,000</td>
</tr>
<tr>
<td>Platinum Lifestyle Bonuses - Second Year +</td>
<td>$24,000</td>
</tr>
</tbody>
</table>
Recommended Books

It’s impossible to provide everything you are going to know about leadership, time management, etc. in a manual like this. Be sure you take time to study and read everyday. Leaders are readers. Here are some great books about leadership:

- *How to Win Friends and Influence People* by Dale Carnegie
- *The 21 Irrefutable Laws of Leadership* by John Maxwell
- *The Seven Habits of Highly Effective People* by Steven R. Covey
- *On Becoming a Leader* by Warren Bennis
- *The Five Dysfunctions of a Team* by Patrick Lencioni
- *The One Minute Manager* by Ken Blanchard

Peter Drucker, the author of *Practice Management* says “The leaders who work most effectively, it seems to me, never say ‘I.’ And that’s not because they have trained themselves not to say ‘I.’ They don’t think ‘I.’ They think ‘we’; they think ‘team.’ They understand their job is to make the team function. They accept responsibility and don’t sidestep it, but ‘we’ get the credit…This is what creates trust, what enables you to get the task done.”

Creating independence among your team will be vital in growing a successful team. John Maxwell says “A leader is one that knows the way, goes the way and shows the way.”
Leadership

Within HRMC we hesitate to use the words “management” and “manager” because it can give people the impression that in order to build a successful team all they have to do is manage people. We prefer the terms “team building” or “leader.” Management and supervisory positions may exist in corporate jobs, but those positions have substantially limited income potential and the people that you are “managing” are usually on a salary. Building a team of independent sales professionals is a much different proposition.

Theodore Roosevelt said “The best executive is the one who has sense enough to pick good men to do what he wants done, and self-restraint enough to keep from meddling with them while they do it.”

Once you have developed a team of producing agents, it is tempting to want to spend much of your time with them. This is a very popular mistake made by leaders. The problem is when you spend too much time with your team, you not only get in their way, but your income will stop growing because you are no longer spending time in prospecting and finding new agents. This state is called “management mode.” Remember, most people joining your team do not want to be managed or supervised. This could be one of the things that attracted them to our business model—the ability to be independent and not have a boss. It is easy to gravitate toward the management mode because spending time and working with your existing team can be fun and exciting. On the other hand, prospecting and finding new agents can be much more difficult and just not quite as much fun.

To avoid being in management mode, use the rule of one-for-one, where you give one minute of support for every sale a person produces. By using this rule, if your team is producing 200 memberships a month you will have to dedicate about 200 minutes or 3-4 hours a month to manage that activity. Even if you spent 3-4 hours a week, it would leave you ample time for personal recruiting and training your new agents.
One of your most valuable resources in business and in life is your time, and one of the most valuable skills that a leader must develop is to determine where you will spend that time. A large organization can take all of your time if you let it. By effectively using the systems that are in place, you can protect yourself from spending too much time with the wrong people. We suggest using a stop-loss process in determining with whom within your organization you will invest time. In the stock market a person can purchase a stop-loss, which simply protects their investment by automatically selling the stock at a fixed price if the stock ever falls to that point. For example, if you purchased some stock at $20 and it went to $40, you could purchase a stop-loss at $30 to protect your investment. If the stock continued to increase in value to, let's say $60, you could then move your stop-loss to $50 and if the stock begins to fall, the stop-loss would kick in and sell your stock, thus protecting your growth and profits.

You can use this approach when building a team. When an agent joins your team, you will spend some initial time with them getting them orientated, but you will then ask them to complete the online training course. Every time they complete a section of training, the system will email you a report of their score, thus allowing you to monitor their progress. Once an agent performs a certain task or a certain amount of production, you can then increase the amount of time you are spending with them. It is important not to mistake intentions for accomplishments. A good leader expects performance from their team and invests time in those that perform. This can also be referred to as checkerboard leadership. You make a move, then they make a move. If they don’t move, you don’t move. When trying to determine where to spend time in recognition and support, many leaders adopt the one-for-one rule. You give an agent one minute for every sale they produce. So, for example, if an agent produces five sales a month you would give them five minutes of your time. And if they produced 50 memberships a month, you would give them 50 minutes of your time. Following this rule will assure that you are investing the right amount of time with the right people in your team.
Utilizing the Systems

Imagine for a minute that your job was to get a large group of people down a river. Most of the people are not good swimmers. You have two choices; you could select one or two of the people and carry them down the river or you could utilize the current of the river and tubes, rafts, and other tools to move all of them down the river at once. This analogy emphasizes the importance of using the system and tools in order to have success. Here are just a few of the integral parts of the HRMC system:

- Weekly training calls
- Text and email reminders
- Online training
- Field training
- Marketing materials
- Regional trainings
- National conventions

For maximum efficiency, it is important that you get your team system-dependent so they don’t become people-dependent. Some of your most valuable time can be spent in promoting components of the system to members of your team. Take 30 minutes before each conference call to make some calls and send out some texts to people on your team to remind them about the call. If an agent calls you and asks you a question, think of ways to refer them back to the system to answer their question. Many questions we are asked as leaders could be typed into the Google search bar. Teach your team to be independent, not dependent, but be sure to show that you care about and appreciate them in the process.
“Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.”
- Mark Twain

Finishers Wanted

A man walked by a furniture store one day and saw a sign that read “Finishers Wanted.” Now I am sure in the furniture business there is a great need for finishers, but isn’t that a sign that could apply almost anywhere in life? Finishers wanted. The world has an ample supply of starters, but a finisher is a rare breed. You have made a decision to build a team with Harvard Risk Management Corporation. You have read through the information contained in this manual and are about to start what can become one of the greatest journeys of your life. Commit to being a finisher. You are going to have some tough days and some disappointing times. All leaders must face these types of challenges. Commit to being a winner! Remember that winners never quit and quitters never win.

Jim Rohn says, “We must all wage an intense, lifelong battle against the constant downward pull. If we relax, the bugs and the weeds of negativity will move into the garden and take away everything of value.”

Never Quit

When things go wrong, as they sometimes will,
When the road you’re trudging seems all uphill,
When the funds are low and the debts are high,
And you want to smile but you have to sigh,
When care is pressing you down a bit
Rest if you must, but don’t you quit.

Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a failure turns about
When he might have won, had they stuck it out.
Don’t give up though the pace seems slow-
You may succeed with another blow.

Often the goal is nearer than
It seems to a faint and faltering man;
Often the struggler has given up
When he might have captured the victor’s cup,
And he learned too late when the night slipped down,
How close he was to the golden crown.

Success is failure turned inside out—
The silver tint of the clouds of doubt,
And you never can tell how close you are,
It may be near when it seems so far,
So stick to the fight when you’re hardest hit-
It’s when things seem worst that you must not quit.

- Unknown Author
Daily Affirmations

- I am a $100,000 income earner with HRMC.
- I am a great recruiter.
- I am professional in everything I do and say.
- I recruit all the top prospects into my HRMC business.
- I attract success because I am success!
- People like working with me because I am friendly and I care about them.
- I am passionate about building a BIG HRMC team!
- I am a top recruiter with HRMC!
- I understand the numbers required to have success.
- I am building passive income and effectively leveraging my time.
- I am a professional; I always look great!
- I walk with determination and confidence.
- I will find at least five people that do 50 sales a month.
- I believe my thoughts control my future.
- I will find success today! I am destined for greatness.
- I am the best I can be.
- I am always on time. I am always in the right place.
- I am a winner! What I imagine, I achieve.
- I have set my goals and know where I am going.
- I am honest and sincere in all my dealings.
- I love to learn. I am an expert in my field.
- I love recruiting and begin each day with positive expectancy.
- I do everything required to reach my highest potential.
- I know achieving my goals will be hard but it will also be worth it.