

# The 7 Fundamentals of Primerica That Make Success Virtually Certain

By Hector La Marque

I have been training people in Primerica for 25 years now and the one common thing I see in everyone who makes six figures and above is mastery of the following 7 Fundamentals. People who not only master them but effectively teach their team to master them as well eventually make hundreds of thousands of dollars and some make a million dollars a year or more.

The key here is mastering them not just getting good but mastering them. Good is the enemy of great and becoming great is what allows you to earn big money, no one is going to pay you big money to be good but they will if you become great, so do the work to become great at these 7 fundamentals and enjoy the results. The order you learn them in is important as well, here they are in order of importance.

## 1. **Master Prospecting:**

One common thing all the greats in Primerica have is they are relentless prospectors, always looking for great people to add to their teams and developing them into independent leaders. The absolute best way to prospect first is in your: hot, warm and cool market. The second best place is in the hot, warm and cool market of a new recruit. The third best place is recruiting as you go, prospecting people you meet though your travels every day.

There is no shortage of prospecting how to's in Primerica, my La Marque System has them as well as countless CD's through Primerica Online. The key is to be disciplined at prospecting, make it part of the way you go through every day, have your antennae up all the time looking for people who would be interested in making more money, owning their own business, becoming free.

My focus every day since I decided to go full time was to find the right people to build my business with. You have to be clear about who you are looking for:

1. Married
2. Home owner
3. Age optimum 25 to 35 (not mandatory)
4. Kids
5. Income \$40,000 plus per year combined income
6. Living in the area 2 years or longer

Obviously everyone you meet won't meet these criteria this is the ideal and you should shoot for the ideal 80 plus percent of the time if you want to accelerate your success and have less frustration building your business.

Consistent prospecting leads to appointments, recruits and sales, income and ultimately success. Just Do It, you don't have to like it but you must do it consistently. Turn it into a game and connect prospecting to the key of getting everything you want in life because you will if you master it.

## 2. **Master Setting Appointments:**

If you don't master setting appointments you will constantly be frustrated because without appointments you can't recruit anyone or close any sales. No recruits or sales, equals no growth and no income.

The better you get at setting appointments assuming you master the remaining fundamentals the faster you will become successful. It's critical you thoroughly teach every new recruit to set appointments in their hot, warm and cool market.

The better your new recruit is at setting appointments the more likely they will actually set them. Fear of not knowing how to set appointments inhibits new recruits from setting them. If they feel prepared and feel they know what they are doing regarding setting appointments the more likely they will set them. People avoid doing anything they feel inept at so the better you train them on how to do it the more likely they will do it.

If you want your numbers to really take off make sure not only your new recruits are great at setting appointments but everyone who appears to be serious about building a Primerica business.

## 3. **Master Presenting:**

You must master a simple clear and question oriented presentation that ties down the prospect throughout the presentation. Your presentation must make the new recruit/trainee feel like it's simple and easy and that they can do it.

If your presentation is too complex with too much information it creates two problems, it overwhelms the prospect you're recruiting and the client you're trying to sell. It creates fear and doubt in the recruit that they can't do Primerica and has a difficult time understanding if too much information is presented.

The point of the presentation is to motivate the new recruit to want to join or at a minimum learn more about our opportunity and for the client to want an FNA.

The actual presentation you use is not as important only its effectiveness to motivate people to go ahead. If you aren't motivating a high percentage of people to go ahead then you need to look hard at your presentation

4. ***Master Overcoming Objections related to Recruiting and Sales:***

One of the major reasons people wash out of Primerica is they get objections and are incapable of overcoming even the most basic concerns and objections people have related to joining or buying.

If you master how to overcome the most common objections you won't recruit or sell everyone but your ratios will improve radically.

By improving this skill your confidence that you could actually do Primerica and succeed will soar. When we feel confident we can do something we are much more likely to put the effort forward to do that thing.

The one thing I hated more than anything was being rejected so I listened to Tom Hopkins "How to Master the Art of Selling Anything" audios a minimum of 5 days a week 2 hours a day for 3 straight years.

Mastering how to overcome objections allowed me to become super confident it also had the added benefit of reducing rejection radically, because I learned the art of asking questions I rarely was rejected.

We get rejected most often because our skill level is too low. As you raise your skill level in anything that thing gets easier and easier and actually becomes fun. I got to the point that enjoyed the objections and the challenge of overcoming them.

When you know how to do it professionally objections are merely amusements. Listen to my overcoming objections CD 100 or more times until you can overcome the most common objections reflexively without having to think about what you need to say next.

Until you can reflexively overcome the most common objections you will never be a great trainer and that will slow down your progress so again commit to JUST DO IT!

5. ***Master Life Insurance, Mutual Funds, and SMART:***

You must know how each of these products works inside and out, up and down every little detail. Why?, because to be able to teach them, to be able to share the features and benefits, and to motivate people to buy them you must know how each works completely.

To recruit the right kind of people you must be able to articulate why joining us and offering the products we do will lead to helping people radically improve their financial lives.

The better you know our products the more confident you will be when presenting them. People buy your self confidence about what you're offering more than anything else, assuming the product actually does what you say it does. In our case our products actually perform like we say they do.

If you can't explain our products simply so people can understand them, so they can see how they will help them get what they want you won't close a high percentage of people.

You would be shocked at how many sales and recruits are missed because our agents don't know our products well enough. As a result they can't get recruits and clients to understand how fantastic the products are and how they will help them.

The right people the people we should and would like to recruit want to feel like that the products we are offering people they care about will change their life and help them in a significant way. If you can't articulate how good our products are you will miss countless sale and recruits.

## 6. ***Master Recruiting Across the Kitchen Table:***

If you are going to build businesses for your new recruits you must master recruiting across the kitchen table, you will lose new recruits if you do not build them a team during the field training process.

By mastering recruiting across the kitchen table you will inspire your new recruits they will see how it's possible to build a sales force and business.

They will learn how to recruit, sell and build through observing you. This will also lead to limitless appointments since each new recruit has a warm market that they too will need to be trained in.

You will never become a great RVP unless you become great at recruiting across the kitchen table. Every appointment potentially becomes an opportunity to grow your business when you are a master of recruiting across the kitchen table.

The key to recruiting across the kitchen table is finding out what the prospect really wants from their life and convincing them they can get it by joining you in Primerica.

The better the job you do in clearly showing people the wonderful job we do for people and that what they will be doing in Primerica is truly good for people, the greater the likelihood you will motivate them to join you.

People will gravitate to anything that they believe will allow them to get what they really want. The more clearly you show them how great the need is for what we do and how it makes a huge difference in the lives of the people they meet with. This will allow them to easily see the connection that through offering our products and opportunity they can build a great business that will allow them to get whatever they want.

The better you get at painting a picture of how they will get what they want through starting their own Primerica business the easier it will be to recruit them. People's reluctance in getting involved with Primerica is a result of them not believing they can do this type of business.

This is why you must clearly sell what we do and show how simple it is and present ample evidence of people like them, even people not as accomplished as them have succeeded in a big way. (Presidents Council Book)

I always asked people this: look if other people have done it that aren't as good as you why do you think you can't do it?

If you just allow me train you and coach you, if you just follow my example there is absolutely no way I will let you fail.

I will be there at your side until you are totally confident until you tell me Hector your slowing me down, I can do this without you.

Until then you will have my help every step of the way.

By the way do you think what I did here with you tonight was so complicated that with a little effort you couldn't do it too?

Did I come across pushy or obnoxious in anyway?

Well when I train you and you take me to see people who you care about I am going to conduct myself with them exactly the way I did with you tonight.

I would never do anything that would embarrass you in anyway and I would never try to sell anyone you care about anything unless it clearly was in their best interest, does that work for you?

You must believe that if they join you and if they listen to you and allow you to train them well. That they will succeed and you and Primerica will absolutely change their lives in a positive way

If you truly believe that people will be magnetized to you and you will become a great recruiter.

7. ***Master Getting the New Recruits Hot, Warm and Cool Market List and Motivate Them to Go on 15 or More Appointments.***

The number one most important thing you must do with a new recruit is obtain their Hot, Warm and Cool List, without that list there is no way to properly field train them and there is no good reason to recruit them and take their \$99.

Their Prospect list is who you are going to go **Set Appointments** with, do a **Presentation** with, **Overcome Objections** with, explain **Life Insurance, Mutual Funds** and **SMART** with, **Recruit Across the Kitchen Table** with, and **Get their Hot, Warm and Cool market List** with, in other words it's how you will teach them to effectively do Primerica so they can develop the ability to do it on their own and have a legitimate chance to build their own Primerica business.

Since the new recruit is making such a small financial investment (\$99) with the opportunity to make a Million Dollars a year or more (See Presidents Council 60 Million Dollar earners) a list 25 or more people is a miniscule requirement for the potential to earn a Million Dollars a year or more wouldn't you agree?

Considering it takes 1600 hours to get a license to practice cosmetology in California, which allows you to cut, color and style hair, with an income potential of between \$20,000 and \$50,000 a year, coming up with a Top 25 list and going on 15 appointments with the potential to earn a Million Dollars a year or more is pretty reasonable don't you agree?

Use a memory jogger or the 4 minute drill or whatever method you need to help people think of their market.

In order to really learn our business 15 appointments in the right market will allow you to see enough different people with different needs with different objections and concerns. This will allow you to be properly trained so when you get licensed you will be able see clients on your own and close sales and recruits.

With the added benefit of being confident enough to begin training your new recruits and helping them to succeed as well.

I always told people I recruited that my number one goal in field training them was to get them independent of me so they could confidently go and build their own business without being slowed down by my schedule.

In addition during their field training I was going to recruit 3 to 10 people that I intended for them to train at least some of them assuming they were committed to being trained properly themselves i.e.: 15 training appointments with me.

This last fundamental is where most people drop the ball in Primerica they don't proactively get the new recruits Top 25 list and they don't get the new recruit to see the value of getting properly field trained. As a result they don't retain many people and more importantly they don't develop very many competent field trainers with the ability to grow into successful RVP's.

If you're disciplined and focus intently on getting a new recruits Hot, Warm and Cool list and you explain the advantage of them of getting on 15 appointments during their field training you will see a dramatic increase in the ratio of recruits to closed business. Plus your field trainers will begin to make real money and they will grow allowing more and more of them believe they can become RVP's.

If you want to retain a higher percentage of recruits, if you want your people to make more money, if you want to have tons of freedom then you need to relentlessly focus on making sure every motivated person in you base shop has mastered Primericas 7 Fundamentals.

I have no doubt if you personally master these 7 fundamentals and if you then help your recruits master them you will build a hugely successful Primerica business.

If you are objective you must see how anyone who masters these fundamentals and actually works i.e. prospects, sets appointments and presents can't possibly fail in Primerica. If I were you I would be working overtime to make sure every motivate person in my base shop masters each and every one of these 7 Fundamentals.

Love and Gratitude,  
Hector La Marque