

Fast Start to Success Training Manual

MULTISURE
Protect & Prosper

Introduction

Welcome and Congratulations for partnering with us as you start your journey on the road to financial freedom.

The aim of this **Fast Start to Success Training Manual** is to provide you, our new Independent Consultant, with the information to get started with the MULTISURE income opportunity. After working through this manual you will know all you need to know about the most important aspects of our business, ie the products and income / business opportunity so that you can go out there and with confidence recruit others as policy holders and / or Independent Consultants.

Please note that this training manual is for those who want to do the business in person – internet recruiting is covered in the Member Area on our website at www.multisure.co.za

This guide is written in plain language and set out in an easy to read style so that, no matter what your level of education or wherever you find yourself, you can train yourself in your own time and at a location convenient to you. However, please feel free to contact us whenever the need arises. We are here to help you succeed – **that is our Number 1 priority.** Never hesitate to contact us on 08600 53425 or admin@multisure.co.za – we love it when our members phone and want assistance with recruiting – in fact, we can't wait for your call because it shows that you are serious about working with us.

On the next few pages we will look at the 8 Steps to Success in MultiSure:

1. Message from The Top
2. The Products / Services
3. Administration
4. The Income Generating System
5. Doing Business
6. Completing Application Forms
7. Selling the Income Opportunity
8. Recipes for Success

1. *Message from The Top*

"Equal Justice For All" sounds good, the only problem is that it is just not true in South Africa. The fact is you get as much justice as you can afford. In today's world, justice is on the same level as suits, cars and homes – you can buy it – and the more money you have, the better version you can get. Ask me, I'm an advocate for the past 10 years and worked as a state prosecutor for 4 years prior to that.

This ought not to be. Everyone deserves justice, but understandably, not everyone can afford it … until now.

The same with funeral costs. Everyone deserves a decent burial but in many cases the family can't afford the costs and no provision had been made for funeral expenses.

With our LEGALSURE and FUNISURE products, you can offer people the peace of mind of not having to pay huge costs towards funeral cover and the protection that comes from having top-ranked law firms in the country on their side.

We have many stories on record of people who have used their subscription on our products and saved thousands of rands in the process which makes me proud of what we do at MULTISURE.

There is something else that makes my heart beat with excitement and that is seeing people get more out of life through the business opportunity that MULTISURE presents. I have seen lives changed, children attend school that couldn't, bonds settled, cars purchased and old dreams come to life again. It's amazing to see and even more amazing to experience. I want more wealthy people to come from MULTISURE than any other company in South Africa. We are on the way – turning ordinary people into extra-ordinary people.

This proven system has been tried and tested, for some more than for others but it works, it produces and it's simple. You have now come aboard this dynamic company as an Independent Consultant and I welcome you to a better future!

HELPING YOU GET WHERE YOU WANT TO GO

Not everyone who becomes part of MULTISURE will have experience in sales, marketing, public speaking or team management. I know and have personally worked with many who had no sales

experience and I am convinced that anyone can sell our products. How quickly and in what volumes will depend on you and the market you will be targeting.

Whatever your style, ability, experience or background, you have just as much of a chance to achieve your dreams as those who have achieved their dreams.

I should know. I grew up in average circumstances, had a very hard-working father but were never financially well-off. When my dad (a single parent) passed away, there were many who said that I would become a "wash-out" and that failure was written all over me. Well, I was elected head-boy that same year at one of South Africa's best performing "coloured" high schools at the time, SRC president a few weeks later and started an amateur volleyball club with fellow scholars from disadvantaged backgrounds which went on to take the runners-up trophy in the SA national volleyball championship and in the process producing six SA Schools players - all at the age of 16. After school and university I went on to qualify as an advocate and featured in many high profile cases at a relatively young age. Today I'm Chief Executive Officer of MULTISURE (Pty) Ltd - one of South Africa's brightest prospects. Am I sounding arrogant? Hopefully not, because I will be the first to confess that it all came about only as a result of God's grace and blessing. With my little story I only wish to make the point that while others had no faith in me and voted me the least likely to succeed, I voted myself the most likely to succeed.

You too can achieve your dreams, accomplish your goals and do the "impossible" in the eyes of others. Yes, it might take time, effort and determination but don't let that stop you.

I started LEGALSURE (now MULTISURE (Pty) Ltd) in the year 2000 in Uitenhage because I noticed a drastic need for a legal cover product to serve that community as I was dealing with people from all walks of life on a daily basis as a lawyer. Yes, there were and still are legal cover products out there but I wanted to put together one that was better and more easily accessible. The name was recently changed from LEGALSURE to MULTISURE as we also added our FUNISURE funeral cover plan.

We offer you a solid company:

- In business since 2000
- Member of the Direct Selling Association of South Africa
- Registered with the Department of Trade & Industry
- An Authorized Financial Services Provider
- Unique concept

- A solid infrastructure
- Progressive, forward-looking & dynamic leadership
- Making use of the latest technology

The future of MULTISURE is very bright! With statistics showing that you are 7 times more likely to need a lawyer today than end up in hospital and that less than 2% of people in South Africa have legal cover, the need for our LEGALSURE product will only be increasing. Also, trends usually start in the United State of America and Europe before reaching our shores and in Europe 80% of people have some form of legal cover – in South Africa less than 2%. All of these ingredients make MULTISURE a company offering truly incredible and in-demand products and a great income opportunity.

Denton Goodford
Chief Executive Officer

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Before you start approaching others to introduce our products to them, it is important that you ensure that you understand the most important features and benefits of our products.

2. *The Products/Services*

It is very important to learn more about the products / services that **MULTISURE** provides. The people you will be dealing with will be asking you to explain certain things to them about the cover and you'll be expected to know at least the basic answers. Now, initially you cannot be expected to know everything and if asked a question that you do not know the answer to, please tell the person/people that you have just started and that you'll have to get back to him / her / them or that you haven't come across such a situation and you'll find out what the answer is. They will in most cases appreciate your honesty. NEVER give an answer that you are not 100% sure of.

2.1 LEGALSURE Family Plan

Why Legal Cover?

a. Statistics show that you are 7 times more likely to need a lawyer today than end up in hospital.
b. Lawyers are very expensive – up to R800 per hour. This is more than a year's LS fees.

c. People need lawyers all the time but don't make use of them because it is too expensive or they don't know who to approach.

As a subscriber to our LEGALSURE Family Plan the member and his/her family will be entitled to the following ***benefits:***

- ***Telephonic Advice and Consultations***

As a LEGALSURE member you are entitled to an unlimited number of telephone consultations on any personal legal matter with one of the legal advisors in our employ 24 hours per day and 7days a week. About 90% of all legal advice sought by members of the public can be provided telephonically. The legal advisor/s employed by us will answer your legal questions, advise you of your legal rights and assist you in reaching a solution to your legal problem. He / She may require you to undertake specific action or await changes in the status of your matter before any further legal advice is provided. Should the legal advisor believe the matter requires a personal meeting or further legal action by you, you will be advised to arrange a face-to-face consultation with an Attorney in your area.

- ***Face-to-Face Consultations***

Should it be advisable that you consult with an attorney in your area personally, you will be able to do so at no extra costs to you.

- ***Review of Legal Documents***

You may have legal documents pertaining to personal matters totalling up to six pages in length per document reviewed at no additional cost by the legal advisors in our employ and they will advise you on the contents of such legal documents.

- ***Letters and phone calls on your behalf***

If the attorney appointed by us finds it necessary, he or she will also write letters or make phone calls on your behalf to assist in resolving your legal matters.

- ***Simple Wills***

Everyone should have an up-to-date will. The simplest of Wills can save you and your family an enormous amount of money and time. The legal advisor in our employ will assist you in either preparing a new Will or updating your existing Will. This will be done telephonically and a proposed Will posted or faxed to you.

- ***Small Claims Court***

The Small Claim Courts in South Africa are becoming increasingly popular. While people are not allowed to be represented by attorneys in these courts, your legal advisor can discuss the matter with you telephonically and advise you on the procedures of the Small Claim Court in your area and also help you with a strategy to use in your case. A Small Claims Court Kit is also available.

- ***Miscellaneous matters***

Ante-nuptial contracts
Application for late registration of birth
Application for change of name
Application to restore credit rating
Advice, negotiating settlement and representation before any maintenance court hearing

- ***Legal Expenses Cover***

In addition to the above, members are also covered for civil, criminal and labour related matters up to an amount of R15 000 per year for legal representation / lawyers' fees.

When does your cover start?

There is a one-month waiting period for telephonic advice and services commencing on the first day of the month succeeding the month during which the first payment was received by us. Commencement of risk cover (physical representation) is **5 months** after the first premium was received from the member commencing on the first day of the month succeeding the month during which the first payment was received by us.

How does one make use of the service?

A 24-hour Call Centre is available to all LEGALSURE members. The number to dial for legal assistance only is 0861 112 887. Please have your membership number or identity number ready when phoning. There are 8 qualified attorneys on duty at any time of the day providing the service in 9 of South Africa's official languages. For all other queries with regards to administration you should call the office on 08600 53425.

Who is covered?

The member, spouse / partner, dependent minor children (biological, adoptive or step-child and any foster-child placed in the member's care by way of a court order), dependent parents provided that all such persons are ordinarily resident with the member.

What happens if I lose my employment and can't pay my premiums?

If the member is retrenched or becomes temporarily totally disabled due to an accident after the policy has been in force for not less than 12 consecutive months, we will waive premiums for a period not exceeding three months provided that the member gives us written notice of the retrenchment or disability together with such proof as we may require, prior to non-payment.

Is the LEGALSURE policy underwritten?

Yes, the policy is underwritten by SA Eagle (Pty) Ltd.

Can I get a copy of the list of attorneys on the LEGALSURE panel?

Neither we nor our underwriters and service providers provide a list of the attorneys on our panel as we want to prevent members contacting these attorneys directly rather than follow the correct procedure which is to contact our Call Centre first. If the Call Centre attorneys cannot assist the member then the latter will be referred to an attorney in his/her area.

2.2 FUNISURE Funeral Plan

As a subscriber to our funeral cover plan, the member will enjoy the amount of cover set out in the brochure in exchange for the premium indicated thereon.

When does your cover start?

All new members are subject to a six (6) months waiting period before cover commences but should a member die as a result of an accident then a one month (1) waiting period will apply.

Who is covered?

The member, spouse / partner and unmarried children up to but not including the age of 21. Cover is extended up to but not including the age of 26 if the child is unmarried and a full-time student. Cover for physically or mentally disabled children who are dependent on their parents will be included under this plan, irrespective of age, provided that they do not receive a disability grant. Provision is also made for extended family members to be included as indicated on the application form.

What are the main features of our funeral plan?

- Minimum administration
- No medical examinations
- Lowest possible premiums

- Claims attended to within 24 hours
- Complete peace of mind to members

How does one lodge a claim in the case of death?

The number to dial for lodging a claim in the case of death is 08600 53425 (office number). We will need the membership number or identity number of the policy holder. We will also need a copy of the deceased person's identity document and death certificate.

What happens if I lose my employment and cant pay my premiums?

All premiums in the case of FUNISURE have to be paid in advance and there is no provision for payments not being made whilst the cover remains in place as is the case with LEGALSURE. If two consecutive premiums are not received then the policy is cancelled.

Is the FUNISURE policy underwritten?

Yes, the policy is underwritten by KGA (Pty) Ltd, a national company with offices in all the major cities and over 300 000 policies on their books.

3. *Administration*

How can payment be made?

Payment can either be made via debit order, internet transfer or direct deposit into our bank account. The bank account details are as follows and also appear on the application forms:

Bank: ABSA
Account Name: MULTISURE
Account Number: 4052301886
Branch Code: 632005
Reference: (Membership Number)

Is there an admin fee payable?

A once-off admin fee of **R80** is payable with the first premium in respect of any policy taken out. If a member takes out two policies (LEGALSURE and FUNISURE) then there are two R80 admin fees payable as the products are totally different, have separate underwriters and different policy documents will be issued.

FREE legal and funeral cover

In both cases (legal and funeral cover) it is possible to enjoy "FREE" cover. By "FREE" we mean that soon after starting to recruit others, the member's commission from us could be equal to or exceed his / her monthly premium.

4. *Income Generating System*

MULTISURE offers an Income Opportunity to anyone wanting to make use of it, whether you do it part-or-fulltime.

How does the Income Generating System (IGS) work?

When you become a **MULTISURE** member you receive a membership number. This membership number will link you with our systems. When you tell people about **MULTISURE** and they realise the excellent services / products being offered to them for a minimal amount of money, most of them will subscribe to at least one of our products and you will IMMEDIATELY become a Success Builder and start earning commission after signing up your very first member. All that you have to do is ensure that your membership number is inserted on the new member's application form and that you regularly pay your membership fees. On the 25th of each month **MULTISURE** will pay all commission due to you for the previous month directly into your bank account and we'll also forward a statement to you explaining how your commission was calculated.

You earn commission every month from those members recruited by yourself and / or your organization for as long as they pay their membership fees. Simply put: The more members you and your team / organization recruit – the more money you earn.

What are the different levels of the IGS?

The IGS has seven levels. They are: ***Success Builder,*** Bronze Associate, Silver Associate, ***Gold Team member,*** Platinum Team member, Diamond Team member, ***Master Associate.***

How does the commission structure work and how much do I get paid?

1. Downline and Override commission:

   Level 1 - R5 ; Level 2 - R7 ; Level 3 - R9; Level 4 - R3

   (The above is for the LEGALSURE product. For FS it will be half the above amounts. Please note that, in order to earn commission on Levels 2-4, you have to achieve 80 new Level 1 points per month. Points are explained under 2 below.)

You will also receive a R50 signup BONUS for every new application form we receive (LEGALSURE or FUNISURE) provided that we receive the first premium and once-off admin fee.

2. You earn extra money over and above monthly commissions through once-off and monthly rewards program bonuses (point 3 below).
Achieve these levels and earn the once-off bonuses indicated:

Start-up Bonus (500 points)	=	R250
Bronze IC (1000 points)	=	R500
Silver IC (2000 points)	=	R750
Gold Team (4000 points)	=	R1000

Points explained
Any LEGALSURE membership in your team = 40 points and any FUNISURE membership in your team = 20 points (on first 4 levels)

3. Over and above the commission and once-off bonuses, MULTISURE also offers a Rewards Program for those individuals who support their team members and who help their downline members take their businesses to the next level:

Platinum Team	=	additional R1
Diamond Team	=	additional R2
Master IC	=	additional R3

per member per month on all 4 levels
These Rewards Program Bonuses are paid over and above your monthly commission.

Status levels explained:
Platinum Team - must have 5 Gold Team members;
Diamond Team - must have 4 Platinum Team members;
Master IC - must have 3 Diamond Team members.
The above qualifying members must be on first 4 levels
Example of possible income:

Level 1	=	10 members	>	R50 pm
Level 2	=	100 members	>	R700 pm
Level 3	=	1000 members	>	R9 000 pm
Level 4	=	10000 members	>	R30 000 pm

Total earnings per month: **R39 750** (excluding sign-up bonuses)

Could you explain the term "downline organisation"?

"Downline organisation" refers to all the members whom you have personally recruited as well as to those whom they recruit.

Will I receive training on the MULTISURE services?

Training is extremely important for the success of this business. The training takes various forms including:

Fast Start to Success training, Group School, Ultimate Success training, General Information Sessions, MULTISURE NEWS, Competent and Helpful personnel and other Successful Independent Consultants.

If a person whom I have recruited has a problem/query, do they come to me or contact MULTISURE?

It will depend on the problem/query. If it is general in nature, concerns something you have been taught during the various training sessions and you are confident in your ability to handle the query, then you are best suited to resolve the matter. If however you do not feel confident, consult your upline or contact the office. Never give someone an answer you are not 100% sure of. If you were unable to handle a general query then it is imperative that you update your knowledge as to be able to handle a similar query in the future.

Who takes care of all the administration?

Another of the added benefits of the MULTISURE IGS is that all administration is taken care of by the office staff. The only admin you are involved with is the completion of application forms and keeping a file for your commission statements, MULTISURE NEWS and any other correspondence/important notes. All of these will automatically be sent to you on a regular basis. What it means is that all admin is handled by MULTISURE on your behalf so that you can concentrate on building your business. Our cutting edge computer system tracks all your business activities and that of your downline and furthermore ensures that you are paid all commission due to you.

What happens to my income if I pass away?

You can pass on your income to your beneficiaries who can opt to take over your business by giving us notice within 30 days of your death.

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5. *Doing Business*

We firmly believe that the best way to start of your business is to start by selling our products only and to leave the "selling" of the business/ income opportunity till after you have sold out at least 5 policies. The reason for this is that in most cases the products are easier to sell in the beginning and will build your confidence to market the income opportunity. This, however, is not an absolute rule but it works in most cases.

In this business, as in any other sales business, your level of success will be determined by how many people you "talk" to because in today's business world there are several ways in which you can communicate with people and the way you do this and how many people you will communicate with will determine your level of success.

It is just natural and makes perfect sense that you will communicate differently with different "sets/ pools" of people. That is just the way we live - we don't communicate the same way with our family than we do with business associates. The way we speak, dress, etc when dealing with different people is determined by the relationship we have with them or don't have with them.

There are 6 distinct sets / markets / pools you will be working with to build a successful MultiSure business. Depending on the pool you "fish" in, you will use different approaches. Let's look at the pools first and then look at how we suggest how you should fish in them:

The Hot Market

These are your closest friends and family. They are the people who would be in the ICU waiting room if you were and ICU patient. These are the people dearest to you and they would like to see you succeed in life. They are your golden relationships.

The Warm Market

These are the people who will immediately know who you are just by saying your name. You call them on the phone and say, "Hi, this is John" and they immediately know who it is. You need not remind them how you know each other. This group usually consists of "second line" family and friends or people you know.

The Lukewarm Market

These are the people who will recognize you only after you remind them where you met." Hi, this John, we met at church last week." Also, old school friends, business associates, etc.

The Cool Market

These are the random people you run into in your day-to-day activities. Something comes up in conversation that gives you an opportunity to open a door about your product, service or business opportunity.

The Referral Market

These are a group of individuals who will generally be courteous because you are able to bridge your conversation with an introduction made by a referral source – a mutual friend, business associate, etc. As you become comfortable with asking for referrals, this should become one of your biggest pools.

The Cold Market

These are people you don't know, have never met, and who are not referred to you. They are complete strangers. You find them by cold calling, running ads, handing out flyers, etc.

The hot and warm markets are limited in size – well for most people that is the case unless you are part of those families that never seem to run out of people. The cold market could be a bit expensive especially if you are running expensive ads. On the other hand, with a little bit of innovation you can get great responses from people by running inexpensive marketing campaigns. The "free" markets that never run dry are the lukewarm, the referral and the cool markets. Spending the time to learn simple, comfortable approaches for these three markets will open doors that make the prospecting/ selling process much easier and a lot of fun!

Successful people learn to identify which of the six markets they are working in at any given moment and use the appropriate communication guidelines for the situation.

With each of the people from the above pools you will go through 6 steps in order to either get them to take out a policy or become part of the network (starting their own business).

1. Greet

The purpose of the Greeting is to get your prospect willing to talk freely and openly with you.

2. Qualify

The purpose of Qualifying is to find out if the prospect might be or is interested in the products or the business/ income opportunity you have to offer.

3. Invite

The purpose of Inviting is to ask your prospect to review information that can help them make a decision as to whether they want what you have to offer.

4. Handle Questions & Objections

The purpose of Handling Questions and/ or Objections is to get the prospect beyond questions and/ or objections (if any) which might stop them from doing business with you.

5. Close the Deal

The purpose of the Close the Deal step is to conclude or complete the current step and move forward to the next step by a certain time / deadline.

6. Follow up

The purpose of the Follow up (if necessary) is to re-contact your prospect and move him/ her towards a certain point - either closing/ not closing the deal.

Let's now look at how you will apply these 6 steps when "fishing" in the different "pools" above. Please note that you will not move to the next step unless the preceding one is completed.

Notes

	HOT MARKET	WARM MARKET	LUKEWARM MARKET
GREET	• Part of contact list/ database • Know their names + contact details or can obtain. • Informal greeting, dress code, etc.	• Same as Hot market but maybe little more formal greeting, dress code, etc. • Catch up on family, work, etc.	• Would usually only be added later as part of contact list. • Catch up on family, work, etc. • Crucial question: "So what do you do?" • Opens door for prospect to ask you same question
QUALIFY	• Present products only • No mention of business opp. unless 100% sure prospect will be more interested in business than in products. • "I have started job /second job as IC with MS. Would you be interested/ Can I come show you how our products will benefit you."	• Same as HM	• Have to decide whether will present product / business opp from knowledge of person or info from others • If unsure - product only • Basically same approach as Hot market
INVITE/PRESENT	• Can meet with you some time this week? If yes, set appointment. • Best approach LS > circle • Can I give/ send you some info and call you again by Friday 10 am to hear if you are interested?	• Same as HM	• Same as HM
QUESTIONS/OBJECTIONS	• Never lie/ guess. • Handle any question/ objection in calm manner • Ensure you know most important features about products/ income opp • Most times objections/ question serve only to clarify issue. • See section on Questions & Objections	• Same as HM	• Same as HM
CLOSE	• After dealing with question /objection (if any) must move to close deal • Ask for decision or next contact time	• Same as HM	• Same as HM
FOLLOW UP	• If prospect not ready at agreed time, ask for next time you can call. • Make an appointment and stick to it. • Follow up twice weekly	• Same as HM	• Same as HM

COOL MARKET	REFERRAL MARKET	COLD MARKET
• People at work, gym, etc. • Would look for ways to talk about weather, interests, etc. • Crucial question: "So what do you do?" • Opens door for prospect to ask you same question • Learn to Listen	• Names + contact numbers you got from others - members/non-members • You wont know them • Ask middle person to contact first before you do. • Formal Greeting with reference to mutual friend , etc + dress smart	• They usually contact you because of advert /flyers, etc re income. • Greeting more formal but relaxed • Dress code formal/ smart casual. • Ask for permission. • Ask questions about family, background, etc. Why seeking income? • Learn to Listen
• IC for MS – briefly products + income opp • Present product or business opp depending on interest shown by prospect. • If unsure – product.	• Present product or business opp depending on information received from mutual friend. • I am IC with MS. Company offers legal + funeral cover/ business opportunity • Would u be interested?	• Inform briefly what we do? Can never explain everything over phone. • Inform cost of bus kit. • Explain start up - R298 • Don't explain too much leave to tools to present. • If only reason for contact is product – stick to that.
• Same as Hot market for product but if interested in business opportunity then could invite to presentation, give DVD or brochure or do one on one.	• Same as HM for product but if interested in business opportunity then could invite to presentation, give DVD or brochure or do one on one.	• Send prospect booklet, DVD or email it. • Ask to visit website • Do one-on-one. • Invite to Presentation.
• Same as HM	• Same as HM	• Same as HM
• Same as HM	• Same as HM	• Same as HM + • "See how what we have to offer will help you get to where you want to be?"
• Same as HM	• Same as HM	• Same as HM

6. *Completing the Application Forms*

Please take note of the following when completing application forms:

6.1 FUNISURE forms

1. In case of a couple / family:
   1.1 The oldest of the couple must always be the main member. The younger spouse and children are listed as dependants.
   1.2 The premium amount depends on the main member's age and the amount of cover applied for.

2. Only biological & 'legal' children under the age of 21 (or 26 if full-time student), can be listed as dependants. Upon the death of adopted children, proof of adoption has to be provided. If the dependent dies and is a child over the age of 21 but a full-time student then proof of that will be required before the policy is paid out.

3. Extended family members eg mother, father-in-law, sister, etc must be added when applying for funeral cover and cannot be added to the policy later. Children / another spouse may be added later.

4. The main member or any of dependants who tick "yes" in respect of any health question and have a death-threatening disease / illness will be excluded from the funeral cover. If the disease is contracted after the policy was taken out then the cover will remain.

5. Honesty is very important when ticking health questions, because if wrong answers are provided it can lead to the policy not paying out after person passes away.

6.2 LEGALSURE forms

1. In case a couple joins, the husband or wife can be the main member, but only one policy per couple is allowed.

2. The same applies as per FuniSure (2 above) for dependant children.

3. Dependants also include parents living with the member and who is dependant on member.

6.3 FUNISURE and LEGALSURE forms

1. Don't forget to insert date, IC name and all signatures after checking that the bank details, premiums and debit order dates are inserted.

2. It is advisable to obtain it but we don't need the spouse's signature on the FS application form if the main member is the payer of the policy.

3. If the payer is different to the main member, please insert account name on the application form underneath "bank details" and let all initial next to it.

4. If the wife is the oldest and doesn't work and the husband is paying then insert the latter's employment details on the form.

5. Remember to fill in the Dependant's relation to the main member or spouse.

6. Always try to arrange debit orders instead of the payer depositing or transferring premiums each month and try to arrange debit orders for end of the present month instead of the 1st of following month wherever possible so as to ensure that you start earning commission the following month. However, do not insist on the last day of the month just because of this reason as you want to ensure that the premium is deducted and not unpaid due to insufficient funds.

7. Don't guess or lie if asked a question you don't know or is unsure of what the answer is. Rather seek assistance from another member or the office and get back to member. You don't want members to cancel their policies and lose your commission just because they find out later that you gave them wrong information!

8. Always tell / inform members of when the cover starts as explained earlier.

9. Never give legal or financial advice to prospects. You are only there to show them the plan and let them make the decision whether they want to make use of our opportunity or subscribe to our products. Other than that you should assist them with completion of the forms.

* Always check the form again with applicant before signing and leaving to save yourself / member time and unnecessary hassles. Also, it is a contract entered into between the new member and MULTISURE so please keep the form neat and tidy and as far as possible, prevent corrections.

Contact List

You know more People than You Think

The members of your own family

* Father and Mother
* Father-In-Law and Mother-In-Law
* Grandparents
* Children
* Brothers and Sisters
* Aunts and Uncles
* Nieces, Nephews and Cousins

With Whom You Associate Regularly

* Friends and neighbours
* People you work with
* Members of your church

Those You Meet In Organisations Or Clubs

* Civic groups, Rotary, etc.
* Political organisations
* School groups, alumni, PTA, etc.

That You Have Been Associated With In the Past

* Schoolmates
* Former co-workers
* People in your home town

Those You Do Business with

* Doctor, lawyer, banker, barber, business people
* Service station attendant, dry cleaner, postman
* Beauticians, jewelers, waiters/ waitresses
* Anybody you do business with

List of Acquaintances Already Available

* Christmas card list
* Address book
* Diary
* List of fellow employees
* Church directory

People You Know Who Are In Direct Sales

* Business/ office machine salespeople
* Insurance salespeople
* Car salespeople

People You Know Who are Decision Makers

* Business owners
* Human Resources Directors
* Office managers

Name	Phone Number
1.	
2.	
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Handling Questions and Objections re Products (if any)

During your time as an Independent Consultant you will no doubt come across objections. Let's look at a few and provide the suggested answers to the objections mostly encountered:

1. I don't need legal cover as I am not a trouble maker.
   Answer: But do you realize that bad things happen to good people all the time. Someone bumps into your car, your dog bites the neighbours child, etc. People will use lawyers all the time if they are more affordable for Wills, contracts, etc.
2. It is too expensive. I can't afford it.
   Answer: Too expensive? Compared to what? Do you have medical aid, car / household insurance? How much do you pay for that? With this business you get the opportunity to earn more money so that you can afford to spend it on you and your family.
3. I can get a cheaper product elsewhere.
   Answer: The cheapest product is not always the best as you know. Our legal and funeral cover might not be the cheapest around but we'll rather provide a quality product at a few rands extra per month that you will appreciate more.
4. I have funeral cover already.
   Answer: Many people have funeral cover but often find that one policy is not enough to cover expensive funerals. We pay out a cash amount so you can do with the money what you want.
5. I don't need funeral cover as I have enough life cover.
   Answer: Most people think that because they have life cover, they do not need funeral cover. Life cover can take months and even years to pay out after death. You or your family needs immediate cash in case of death.
6. I cant afford the policies.
   Answer: Our policies are amongst the lowest in the country and will save you a lot of money. Besides, if you give me the names of 5 people I will contact them and you can keep the commission the company will pay for the referral. That is R50 per policy and the company will pay you commission every single month for as long as the policy is paid.

Handling Questions and Objections re Business Opportunity

The most important objection regarding the Business Opportunity is covered on our DVD and in our Income Opportunity brochure – the "pyramid scheme" objection.

We will look further into this at your next training – The Ultimate Success Training.

7. *"Selling" the Income Opportunity- briefly explained*

It is in your interest and your business will grow a lot quicker if you can get a few other people to join your team and also sell the products as stated above.

Maybe you know of a few people who would be interested in earning extra money or people ask you about our Income Opportunity.

We advise that you first recruit a few members on the products only and from those members maybe get a few who can / want to also make use of our income opportunity. Explain to them how they could do it by following the same plan and method you are following or, if they have a better one, to use their skills and talents to generate extra income for themselves.

A good goal to set for yourself is to get 5 members as quickly as possible to take out legal or funeral cover and then to get 5 members to do the business with you. Help them get 5 members each as quickly as possible and in no time you have 25 people in your team meaning you are well on your way to success with the MULTISURE Income Opportunity.

If you need any help then please contact the person who signed you up or feel free to call the office on 08600 53425 and ask for assistance.

We are always ready to help you succeed!

8. *Recipes for Success*

People join MultiSure for various reasons and this is what you need to keep in mind when marketing the products or income opportunity.
Before doing any type of marketing, ask yourself how you would respond to such an advertisement. People have different work environments, lifestyles and needs, so the secret would be in finding a few different marketing strategies that will reach all of them out there.

What Type of Marketing Options are there?

1. One-on-One: Also known as personal recruiting. We all do this all the time and women especially are very good at it. If a woman finds a wonderful hair salon with bargain prices she will tell all of her friends about it and suggest they go there.

   Without realizing it she is doing word-of-mouth marketing for the salon. Does she get anything in return if all her friends go there next time? Not under normal circumstances. With MultiSure's Income Opportunity you will earn commission/incentives by telling others about either our products or the income opportunity and they join. 80% Of your friends, family and work colleagues will join because they know and trust your input.

   The **tools** you'll need: FS & LS flyers, Income Opportunity Brochure, DVD and application forms. You can hand them the information and follow-up with them the next day to see if they'll benefit by any of the products or an extra income. Then do the paperwork with them and forward any marketing tools to them via e-mail if they have or make sure they place an order for the Starter Kit. You don't want to take too long in getting back to people once they've decided to join. They'll realize you're taking the business seriously and will do the same in future.

   Once they've decided to join, make sure the application form reaches our office ASAP so that we can supply them of their Membership/IC no. It is also very important to notify MultiSure's Sales and Marketing Team that the person is joining as IC. The sooner their application has been approved, the sooner they will be contacted.

2. Group Presentations:

   @ HOME: This works wonderfully if you have a lot of people who needs to earn an extra income. Find a venue and time that will suit everyone. You'll need your DVD and a television connected to a DVD player. You can even do this at your own home. You can arrange a relaxed atmosphere by serving coffee/tea and biscuits. Have your application forms ready

afterwards because the DVD makes a big impression on people. You can answer all the questions once they've watched the DVD and once they've done the paperwork you can explain the next step to them.

@ COMPANIES: Some Independent Consultants don't have another full-time job or only work half day. They will do very well at targeting workers at companies. Industrial Companies especially have workers who will benefit by joining LegalSure and FuniSure if they don't have any funeral cover yet or if they want more cover. Companies also benefit if their workers have Legal Cover. If you need to understand the benefits to the companies more, please contact the office for a copy of our LegalSure Power Point Presentation for Employers. You can arrange a group presentation with the workers by discussing it with either management or the shop stewards at that company. You will do a presentation to them and ask their permission to do a presentation to the workers at a time and place convenient to them. We also have a LegalSure Power Point Presentation for the Employees that you can obtain from the office.

3. Advertisements: (Notice boards, Newspapers, Flyers)

Steps to follow for those making use of ad campaign to sign up new recruits / members:

3.1 Get a VoiceLink number from any Telkom office. Cost is R35 – no monthly rentals, etc. If you're working from home and have a landline, then set up a call answering service for when you can't take the calls. Always be professional when answering any calls because you want to make a good impression when people phone you regarding the advert. Don't let small children who's not trained at answering the phone properly, answer your phone.

3.2 Place "Start your own home business from home; part-time or full-time and earn financial freedom! No health, beauty or cleansing products and no envelopes. Start-up cost: R298. Call _____ at _____ for free consultation." ad in classified section of newspapers, hand out flyers or put up notices anywhere in your town e.g. notice boards at shopping centres, etc.

3.3 Retrieve messages and set up appointments / invite to presentation using following script:
"Hi (prospect's name). This is (your name). You responded to the ad I placed in newspaper (or on notice board) inviting people to start their own home-business. Just as a matter if interest, where are you calling from?" (If living out of town then offer to post a brochure or to email them the "Income Opportunity" and invite them to call you if they are interested. Better still offer to call them at a certain time after they have had a look at the information).

"The company is MULTISURE and we provide financial products. I need about 20 minutes of your time to show you what we do and how it can benefit you. I can do so at your home or workplace or you can attend a presentation at …. (time) …. as it is impossible for me to explain everything to you over the phone.

Will you be able to attend the presentation or when can we meet and where?"

Please note that your sole aim is to get the prospect in front of you (or someone who'll be doing a presentation) or get them to view the information brochure/ DVD – that's it. You want to make the appointment/ arrangement and get off the phone as quickly as possible without being rude or leaving a bad impression. Always try to keep your running costs as low as possible.

Tip: Consider requesting prospects to leave a landline number as well (if they have one) on your voice-link message or telephone answering services. Most people only provide their cell phone numbers which will have an effect on your phone bill at the end of the month if you're using a landline to make calls.

The DVD works great in this event. If you find it hard to meet with person and they don't have internet access to check website out or don't have email to forward them the "Income Opportunity Presentation", invite them to come watch DVD or even offer that they pick DVD up from you and drop it off again later so you can then discuss Income Opportunity. If you're scared to lose DVD this way, ask for R35 deposit when you hand them DVD and you can give the money back to them when they hand it back.

3.4 At appointment / presentation use presentation DVD or simply use Business Kit and "Income Opportunity" brochure.

3.5 Follow-up the next day if not ready to sign up immediately or he/she does not have all information to complete application form.

3.6 Sell him/her Starter Kit if you carry stock with you or arrange that they order directly from MultiSure's office.

3.7 Go through Starter Kit with new member to explain the use of each item.

3.8 Leave member to go through contents and to compile a contact list of at least 50.

3.9 Follow up with new member 2-3 days max after sign up to ensure that they understand everything and know what to do next.

3.10 Assist the new member with first sign up(s) from his/her contact list if necessary. The success of your recruit's business will ensure the success of your business!

3.11 Follow up with your new recruit every now and then to offer your support and to make sure they have all the tools they need to target their market.

Don't hesitate to contact MultiSure's Sales & Marketing Team if you need any further assistance with any of the above.

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