



RULES & REGULATIONS

ELITE CIRCLE

FALL 2021

Elite Circle is an entrepreneurship "boot camp" that employs short but intensive and rigorous course of training with strict discipline for those associates who want to become Champions from being average and ordinary.

TABLE OF CONTENTS

PAGE 2

Table Of Contents

PAGE 3

Schedule Of EC - Fall 2021

Registration Fee Usage

PAGE 4

Protocols Of Elite Circle

Materials Requirement

PAGE 5

Elite Circle Basics

Rules & Fines

PAGE 6-7

Graduation Requirements

Callout Competition Rules

PAGE 8-10

Homework Submission Mechanics

Elite Circle Code Of Honor

PAGE 11-12

How to Earn Bonus Points

PAGE 13

Advisory Teams And

Other Committees

ELITE CIRCLE- FALL 2021 CLASS SCHEDULE

09/04/2021	Session 1	2 PM - 6 PM EST
09/25/2021	Session 2	1 PM - 6 PM EST
10/09/2021	Session 3	1 PM - 6 PM EST
11/06/2021	Session 4	1 PM - 6 PM EST
12/04/2021	Session 5	1 PM - 6 PM EST
12/18/2021	Session 6	1 PM - 6 PM EST

**ALL REGISTERED CADETS MUST
ATTEND VIRTUAL ORIENTATION
CLASS OR WATCH THE RECORDED
VIDEO ON THE MT EC WEBSITE.**

**All collected registration fees will be
used toward the following expenses:**

- Gifts for Guest Speakers
- Recognition/Contest Awards
- Elite Circle Certificates
- Honor Graduate Shirts/Awards
- Special Award for MVP
- Technology Fees and Costs
- Miscellaneous



ELITE CIRCLE PROTOCOL

EXPECTATIONS

DRESS CODE

- EC Graduate shirt or Mission Team/Team shirt.
- Dress Sharp! – No Wrinkles. Tucked Shirts (MEN)

PUNCTUALITY

- **IF YOU ARE ON TIME, YOU'RE LATE!!! BE AT LEAST 15 MINUTES EARLY!**
- Cadets need to understand and master the ways to earn bonuses, graduate with honors and stay in the Elite Circle.

MISSION TEAM LOG IN

- ALL SMD+ (ADVANCED) = A | ALL NON-SMD (BASIC) = B
- MISSION TEAM = MT

LOG IN FORMAT

A/B, MT, ADVISOR INITIAL, CADET FULL NAME

EXAMPLE

B, MT, CL, TYLER CHUNG

SUPPORT SPOUSE/ SIGNIFICANT OTHER

- Each spouse/ significant other must register and pay separately.
- Activities will be counted together as one entity for married or engaged couple.

MATERIAL REQUIREMENTS

(Checked for Completion at Every Class)

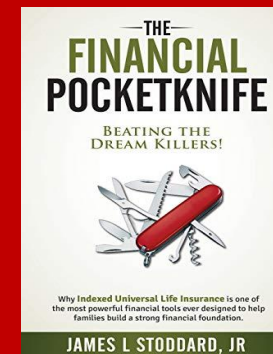
REQUIRED

- Current Prospect List of 50 Names
- Read RULES & GUIDELINES on www.missionteamec.com
- EC graduate shirt or Mission Team/Team shirt
- EC Recruiting Bubble Chart
- EC Production Log
- EC Bonus Log
- Assigned book for the Class

OPTIONAL

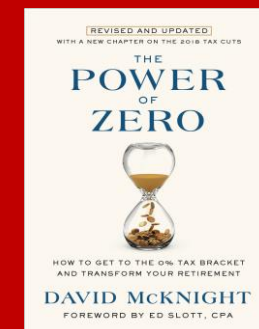
- 5-Subject Spiral Notebook
- 2 WFG Ink Pens, 2 Red Felt-tip Marker Pens
(Papermate with white cross top)

BASIC BOOK



**FINANCIAL
POCKET KNIFE**
*by James
Stoddard*

ADVANCED BOOK



**POWER OF
ZERO**
*by David
McKnight*

Hardcover or E-Book

ELITE CIRCLE BASICS

1. There are approximately 6 classes once every three to four weeks on Saturdays. Time is generally 1:00PM - 6:00PM EST and extended as needed.
2. Cadets are expected to be on Zoom 15 minutes prior to start of class and required to stay until the end.
3. All Cadets start with 6 Points. Positive or negative points are earned along the way and ranking is conducted.
4. Homework is assigned for every class. Cadets are responsible to make sure HW is completed. New cadets must have MD/SMD pre-check the HW before submitting online to ensure accuracy.
5. There will be a quiz for classes 1 - 5 and final exam on Class #6.
6. A Replacement is any associate who never attended EC before.
7. Cadets with negative (-) points can attend all session but cannot compete nor graduate.
8. Cadets are expected to follow Rules and Regulations.

RULES & FINES

Not wearing MT shirt / Team shirt	-½ PT.	Absent	-2 PTS. FINE
Not registering name properly on zoom	-½ PT.	Exceptions: <ul style="list-style-type: none">• Medical emergency• Spouse in labor• Death occurred in the immediate family (parents, siblings, spouse or children)• Must provide written notification to HW Advisor before Class starts and/or provide proof within 2 days after Class.	
Video not on for the whole session	-½ PT.		
Leave before breakout meeting	-½ PT.		
< 15 minutes late	-½ PT.		
> = 15 minutes late	-1 PT.		
Leave during training without legitimate reason and did not report to HW advisor.	-1 PT.		
Harassing advisors and team members in any way.	-1 PT.		

**Cadets are responsible in completing and submitting homework to HW Advisor.
Penalty applies for not submitting HW.**

GRADUATION REQUIREMENTS

GRADUATION REQUIREMENTS	MIN. 5 POINTS	BASE SHOP RECRUIT IN ROLLING 30 DAYS OR CALENDAR MONTH	ELITE CIRCLE REPLACEMENT
CERTIFICATE	0.5 PT. TO < 5 PTS.	Optional	Optional
DIPLOMA	5 PTS. & Higher	Optional	Optional
HONOR	5 PTS. & Higher	BBC 10 or A New Direct Leg w/ 4 Deep	Min. 1 EC Replacement
<p>The following are the requirements to graduate:</p> <ol style="list-style-type: none">1. Be present at Class #62. Pass the Final Exam with a 70% and above3. Pass Life Licensed for Non-Licensed Cadets4. Register and Pay for NEXT EC CLASS5. Register for Next Major Event (NYKO/Annual Convention)			
*CERTIFICATE/DIPLOMA Graduates will receive Certificate			
*HONOR Graduates will receive Certificate and EC Shirt			

BLACK SHIRT QUALIFICATION

- Honor Graduate \geq 5 times
- Cumulative 10 associates graduated with honors.

GRADUATION REQUIREMENTS

PENALTIES & GRADUATION DISQUALIFICATION

For NON-LIFE LICENSED		GROUNDS FOR GRADUATION DISQUALIFICATION	
Must pass Life Producer License by Beginning of Class #3		Absent on Graduation Day without legitimate reason	
If you fail Life Exam by Class #3 HW Checking	-1 PT.	Cheating on Homework, Quizzes, or Final exam	
If you fail Life Exam by Class #4 HW Checking	-2 PTS.	Negativity/Complaints without Reason	
If you fail Life Exam by beginning Class #5	Cannot Graduate	Absent for 2 classes or more	
Must submit proof of passing the Life Licensing Exam.		Negative or Zero Point	
		Leakage of material or detail of Elite Circle, in any degree, to any person outside Elite Circle Team.	
		Fail the Final Exam	

CALLOUT COMPETITION RULES

- Each cadet competes with another assigned cadet from Class 3 to 5 for an assigned amount of callout bonus points.
- Combined points of recruits and sales during this class are compared with the competitors after HW submission.
1 Recruit = 2 points and 1 Sale = 1 point for competition calculation purposes.
- Whoever wins gets the callout bonus points.
- Whoever loses gets the callout points deducted.
- A tie results with no bonus point or penalty.

CALLOUT RULES ARE SUBJECT TO CHANGE AT EVC'S DISCRETION.

HOMework SUBMISSION MECHANICS

WHEN & HOW SHOULD HW BE SUBMITTED

- Everybody must submit their homework online and upload proof.
- Link is accessible the day after each class and remains open until the last Wednesday 11:30pm prior to the next class. All HW submissions are time stamped. It is advisable to submit your recruits and sales within 24 hours upon completion.
- **ON-TIME SUBMISSION:** Anytime up to last Wednesday 11:30pm prior to the next class starts. NO LATE SUBMISSION WILL BE ACCEPTED AFTER 11:30PM.
- No HW submission: - 2 PTS.
- No HW submission via FAX, EMAIL or TEXT.
- No credit will be issued for incomplete HW submission. However, they can be used for the next class, if applicable.

WHAT TO SUBMIT AS PROOF FOR RECRUIT?

Cadet must show proof from WFG system showing agent name, code number, date coded and recruiter's name.

- Agent codes from 79XXX and up are new codes = 2 PTS.
- Agent codes from 1-78 are reinstatement = 1 PT.
- No credit is given to Inactive Agent Transfer.

ELITE CIRCLE CODE OF HONOR

HIGH EXPECTATIONS

- No excuses!!!
- Life is tough!!
- Only results count!!!

MINDSET

- Do not disrespect your leader
- Do not depend on your upline!
- Do not depend on your SMD!
- Always compete to be #1
- You are IT!

TEAM SPIRIT

- Standing Ovation for Elite Circle Teammates.

**THE FASTEST SHORTCUT IS TO
DO IT RIGHT
THE FIRST TIME**

HOMework SUBMISSION MECHANICS

WHAT TO SUBMIT AS PROOF FOR SALE?

- Cadets must show proof from provider's website of the submitted application with client name, agent name, date of submission, initial premium clearly visible.
- Insurance application without initial premium outlay is considered trial-app and no point is credited until case is advanced OR premium is received.
- For non-electronic securities trades or from CRUMP, proof of Product Provider's pending contract summary showing client name, agent name, and application date and target premium points. Paper applications must show:
 - Client information page
 - Client's signature page
 - Proof of payment page
 - Agent report page
- No points for trial cases until policy is approved and delivered (must show copy of delivery receipt to get point)
- 5% of Annuity/MF/IRA amount = target points
 - (must show copy of statement or EFT amount)

TRAINER & TRAINEE SALES SAMPLES:

- If Trainee opens a personal account or has a successful field training sale; credit will either be applied for both Trainer and Trainee and each will receive ½ point **OR** the Trainee could earn one full point for each account and no point credit to Trainer.
- SMD Trainer closed a case for non-licensed trainee but split case with licensed upline of trainee (SMD trainer and non licensed trainee = 0.5pt each, upline licensed agent gets commission but no EC point)
- Any split sale between two licensed agents, EC Cadet earns ½ pt. even if the other split agent is not in the EC class.

HOMWORK SUBMISSION MECHANICS

HOW TO CALCULATE POINTS

Everyone starts with 6 points

Homework assignment after EC class

1 RECRUIT = 2 PTS.

1 SALE = 1 PT.

Homework Samples:

HW assignment 2 Rec + 2 Sale = 6 pts (required)

You did 3 rec+3 sale= 9 pts – 6 required = +3 points

You did 2 rec+2 sale= 6 pts – 6 required = +0 point

You did 1 rec+1 sale= 3 pts – 6 required = -3 points

HOW TO EARN BONUS POINTS

PROMOTION BONUS

Title (Level)	Personal promotion	Promote a cadet in your team	Promote a non-cadet in your team
A (10)	3 PTS.	2 PTS.	1 PT.
SA (15)	5 PTS.	3 PTS.	2 PTS.
MD (17)	10 PTS.	5 PTS.	3 PTS.
SMD (20)	15 PTS.	8 PTS.	4 PTS.
EMD (65)	20 PTS.	10 PTS.	5 PTS.
CEO MD (70)	30 PTS.	15 PTS.	6 PTS.
Must provide Change of Contract Form for verification.			

RECRUITING BONUS

RECRUITS MUST BE WITHIN 30 CALENDAR DAYS & ONE TIME BONUS GIVEN ONLY! <i>Transferred associate is not counted as a new recruit. You can only go up in recruiting level</i>	
3 PERSONAL RECRUITS	3 PTS.
10 BASESHOP RECRUITS	5 PTS.
15 BASESHOP RECRUITS	10 PTS.
20 BASESHOP RECRUITS	15 PTS.
25 BASESHOP RECRUITS	20 PTS.
30 BASESHOP RECRUITS	30 PTS.

LEG 4-DEEP BONUS

1 NEW LEG 4 DEEP <i>Leg must be built from a new associate joined on or after June 1, 2021</i>	5 PTS.
--	--------

REPLACEMENT BONUS	
REPLACEMENTS MUST BE NEW TO EC PROGRAM.	
Register by Class 1 HW Checking	5 PTS.
Register by Class 2 HW Checking	4 PTS.
Register by Class 3 HW Checking	3 PTS.
Register by Class 4 HW Checking	2 PTS.
QUALIFICATIONS REQUIREMENT FOR REPLACEMENT CADET ➤ Min. Personal 3 points in any rolling 30 days starting on Class 1. ➤ 3 personal points must be combination of recruit and sale of insurance/investment products. (1 recruit = 2pts; 1 sale = 1pt) ➤ Attach qualifying proofs: Confirmation page of online generated AMA as well as signature page of sales are acceptable. Use one page of verification per recruit and/or sale. ➤ Each Elite cadet can bring registered EC Replacement on the 2nd, 3rd, 4th or 5th Class. ➤ “ROLL UP” Rule: If you have an Elite Circle Qualifier in any leg without a CURRENT Elite Circle Cadet between you and the new qualifier, the new qualifier “ROLLS UP” to you as your Elite Circle Replacement/Exchange leg.	
ENROLLMENT FEE IS NON-TRANSFERRABLE AND NON-REFUNDABLE.	

CASHFLOW BONUS		LICENSING BONUS	
Society Watch Earner	5 PTS.	Pass SIE	2 PTS.
100K Ring Earner	10 PTS.	Pass Health	2 PTS.
250K Ring Earner	25 PTS.	Pass Series 6	2 PTS.
500k Ring Earner	30 PTS.	Pass Series 63	3 PTS.
		Pass Series 26	3 PTS.
		Pass Series 65	5 PTS.

REGISTRATION FOR NEXT EC	
Register By Class 2 HW Checking	3 PTS.
Register By Class 3 HW Checking	2 PTS.
Register By Class 4 HW Checking	1 PT.

ADVISORY TEAMS & OTHER COMMITTEES

TEAMS	CAPTAIN	EMAIL	CO-CAPTAIN	EMAIL
ACCOUNTABILITY	TESS DUNUAN	tessdunuan@yahoo.com		
HOMEWORK	JENNIFER HSU	jenbrianwfg@yahoo.com		
COORDINATOR	TYLER CHUNG	iamtylerchung@gmail.com		
AUDIO/VISUAL	BHUPESH BALAR	bbalar@optonline.net	GREGORY GLENN	gregorygwfg@gmail.com
MOZONE/MC	JACK CHANG	jackc1102@gmail.com	TYLER CHUNG	iamtylerchung@gmail.com
TRANSPORTATION				
SECURITY				

NEW YORK HW ADVISORS

Christian Solano	chris.solano05@gmail.com	646-847-9028
Hally Matallitti	sayhally@yahoo.com	718-687-3359
On Moy	onvickywfg@yahoo.com	908-770-3888
Anne Scavotto	annes519@gmail.com	646-456-5982

NEW JERSEY HW ADVISORS

Casey Liu	caseyliu.wfg@gmail.com	718-915-8788
Arnnetta Glenn	arnnettagwfg@gmail.com	973-968-2178
Angie Tirso	morethanconquerors04@gmail.com	732-762-7659



ELITE CIRCLE

LEADERS ARE NOT BORN
THEY ARE MADE

