

Advancement Guidelines: Unlock Your Next Level

CAREER GROWTH FRAMEWORK

Your roadmap to advancement — from Associate to CEO Marketing Director. Each level unlocks new recognition, rewards, and earning potential. Follow the system, hit your milestones, and build your way to the top

Associate Promotion

Achieve Associate status through **any one** of three pathways:

Option 1 — 2.2.30

2 New direct recruits + 2 Life Insurance sales. *Personal insurance sale counts.

Option 2 — Rolling 90 Days

20,000 personal points within a rolling 90-day window.

Option 3 — Cumulative

40,000 cumulative personal points .



No more than 50% of points from one sale may be counted toward promotion.

Marketing Director Promotion

Three pathways to reach **Marketing Director**:

Option 1

2 recruits + 10,000 points achieved 3 months in a row, OR 6 recruits + 30,000 points in 3 months. (Personal)

Option 2

3 direct licensed agents + 2 active agents in licensing + 40,000 team points in 3 months.

Option 3

60,000 personal points in 6 months.



No more than 50% of points from one sale may be counted toward promotion.

Senior Marketing Director Promotion

Options 1 & 2

Option 1: 10 licensed agents + 1 MD + team points (90k/3mths, 175k/6mths, or 250k/12mths) + \$50,000 cashflow (12 mths). Max 50% from one leg.

Option 2: 6 licensed agents + 2 MDs + 3 licensed legs + same team point tiers + \$50,000 cashflow (12 mths). Max 50% from one leg.

Options 3 & 4

Option 3: 6 licenses anywhere + \$75,000 cashflow (12 mths).

Option 4: 3 licenses anywhere + \$100,000 cashflow (12 mths).

Standards of Excellence

Complete your foundational milestones to build a strong start.

10-Day Standard

- Attend Training (1x/week Minimum)
- 3 Field Training Appointments
- Personal Financial Needs Analysis (FNA) Completed
- Pass Canadian Ethics 12 Question exam
- Pass Ethics Module Certification

60-Day Standard

- Attend Trainings (1x/week Minimum)
- 10 Field Training Appointments
- Complete All 4 HLLQP Certifications
- Complete All 4 Provincial Exams
- License Submitted



Reward: \$500 reimbursement upon license completion within 60 days and a custom Team Golf Shirt when licensed issued.

Disclaimer: Qualifier must have their Personal Financial Needs Analysis completed.

THE SYSTEM

The System — 6 Steps to the Top

Follow this proven path to build your career and unlock each promotion level:

Step 1 — 10-Day & 60-Day

Complete your foundational training standards.

Step 2 — Associate

2 New direct recruits + 2 Life Insurance sales.

Step 3 — Marketing Director

Achieve MD qualifications via any approved pathway.

Step 4 — SMD

Senior Marketing Director — lead a growing team.

Step 5 — EMD

Executive Marketing Director — the pinnacle.

Step 6 - CEO MD

CEO Marketing Director — the ultimate level of leadership and achievement.

Recognition & Rewards

Every milestone comes with meaningful recognition. Here's what you earn at each level:



10/60-Day Standard

\$500 reimbursement upon license completion within 60 days and a custom Team Golf Shirt when license issued.



2 & 10,000

YETI — awarded for achieving your first 2 recruits and 10,000 points in a month.



Associate

Padfolio — recognition for achieving Associate status.



Marketing Director

Team Jacket — awarded upon reaching Marketing Director status.



SMD

Briggs & Riley Custom Carry-On Luggage — \$800 value.



EMD

CEO Custom Gift — awarded upon reaching EMD status.



CEO MD

CEO Custom Gift — awarded upon reaching CEO MD status.



50K Earner

WFG Bulova Watch — 50K Success Society Club.



100K Earner

WFG Exclusive 100K Ring — 100k Ring Earners Club.



\$500 Travel Credit

\$500 Travel Credit — 2 & 10,000 in any 6 month: Summits and Big events only.

 For SMD: half the reward paid by CEO, half by upline SMD. Acceptable NPR of 80% required. \$500 Travel Credit: Tracked on WFG online system — must attend event to receive credit.

Personal Activity Bonus

In a calendar month, complete **1 personal recruit + 10,000 personal net points + 75%+ rolling 3-month personal NET point ratio** to qualify.

TA - MD Bonus

Earn an **unlimited 10% bonus** on personal production in a calendar month.

Example: 1 recruit + 20,000 personal points $\times$ 36% = \$7,200 $\times$ 10% bonus

\$720 Bonus

SMD+ Bonus

Earn a **5% bonus** on personal production up to a **maximum of \$1,000** in a calendar month.

Example: 1 recruit + 20,000 personal points $\times$ 66% = \$13,200 $\times$ 5% bonus

\$660 Bonus