



PLEASE TURN OFF YOUR CELL PHONES

Not silent mode or vibrate - *completely OFF*

NO IN AND OUT | THIS IS ELITE



LEADERS are **BUILT** not born!

We Build Leaders | The Ultimate Building Machine

ELITE CIRCLE

A bald eagle is shown in flight, its wings spread wide, against a clear blue sky. In the background, there are snow-capped mountains and a dark, forested hillside. The eagle's head is white, and its body is dark brown. The text is overlaid on the image.

**LEADERS ARE
BUILT, NOT BORN!**

WE BUILD LEADERS!

**THE ULTIMATE
BUILDING MACHINE**



HISTORY OF ELITE CIRCLE

- **Originated in 1995 as . . .**
 - “THE FIREBALL TEAM”**
- **In the Anaheim Office:**
 - **Started APRIL 1997**
 - **EXPLOSION in 1996 and 1997**
 - **ELITE ACADEMY in 2005 - 2007**
 - **ELITE CIRCLE FEB. 2008 - APR. 2009**
 - **ELITE CIRCLE PHASE I MAY 2009 – SEPT. 2009**
 - **ELITE CIRCLE PHASE II SEPT. 2009**
 - **ELITE CIRCLE STARTS IN EAST COAST NOV. 2009**



PURPOSE OF ELITE CIRCLE

- **Create a Solid foundation for building SUCCESS !**
- **Build New Leaders so that TEAMS will come.**
- **Build inter-dependent business Leaders.**
- **Move to the next level –**
 - **SMD, EMD, CEO, EVC**
 - **Qualify for CEO Club**
- **This is CEO-To-Be-Training !**
- **You will be trained by CEO's to become a CEO.**
- **When you finish this class, you will have all the Foundation you need to become a CEO.**
- **The only thing standing in your way from becoming a CEO is ACTION!**



ELITE CIRCLE HAS THE POWER TO MAKE YOU A MILLIONAIRE

- **Have you Got What it Takes to Make \$1 Million Dollars?**
- **Most people have the POTENTIAL and TALENT, but lack the BELIEF SYSTEM it takes to ACHIEVE World Class Results.**
- **There's a HUGE GAP between Middle Class Thinkers and World Class Thinkers.**
 - **The Middle Class avoids risk...The World Class manages risk**
 - **The Middle Class lives in delusion...The World Class lives in objective reality**
 - **The Middle Class loves to be comfortable...The World Class is comfortable being uncomfortable**
 - **The Middle Class hungers for security...The World Class doesn't believe security exists**
 - **The Middle Class sacrifices growth for safety...The World Class sacrifices safety for growth**
 - **The Middle Class operates from fear and scarcity...The World Class operates from love and abundance**
 - **The Middle Class sees themselves as victims...The World Class sees themselves as responsible**



BECOME WORLD CLASS THROUGH ELITE CIRCLE

- The list of subtle distinctions between these two groups is endless. The bottom line is simple: The average person getting these results is a product of Middle-Class BELIEF. The only way to transcend this limited level of programming is through World Class Programming.
- “Middle-Class Thinking is the Virus of the World and Don’t Even Know It.”
- “Most people are reluctant to give up MIDDLE-CLASS RESULTS because of their MIDDLE-CLASS PROGRAMMING”
- Elite Circle is going to help you think and make you World Class! We are going to help you transform into an Eagle! Don’t be a Duck!





GET OUT OF YOUR COMFORT ZONE AND BECOME WORLD CLASS WITH ELITE CIRCLE



Comfort Zone

- My Box
- My Cage
- My Prison
- My Delusions

Uncomfortable

ELITE CIRCLE



FOR INTERNAL USE ONLY



RAJA DHALIWAL
\$10+ M Elite Club
(2021)



DANIEL FOMBO
\$9M Elite Club
(2023)



ROCKY SHI
\$5M Premier Club
(2021)



SUNNY HUANG
\$2M Premier Club
(2023)



ROHIT MEHTA
\$2M Premier Club
(2021)



CAMERON AGNEW
\$2M Premier Club
(2023)



EMELIA MARFO-SARBENG
\$1M Premier Club (2023)



VICTORIA ESCOBEDO
\$750K Ring Club (2023)



HONG MAI
\$500K Ring Club (2023)





THE SPIRIT OF THE ELITE CIRCLE AND HOW IT IS GOING TO MOLD YOU TO BECOME WORLD CLASS

If you think you just come here to learn, you missed the entire idea behind the Elite Circle.

- **Builds Competition**
- **Creates a sense of Urgency**
- **Instills Discipline**
- **Creates Accountability**
- **Focuses on Results**
- **Master the Business Format System**
- **Increases your recruiting and selling skills**
- **System to find and build your future leaders**
- **It's like having a mini-convention every 3 weeks**
- **Makes a Champion out of you**



THINGS I'VE LEARNED

- **I've learned..... That opportunities are never lost, someone will take the ones you miss.**
- **I've learned..... That the less time I have to work with, the more things I get done.**
- **I've learned..... That the easiest way for me to grow as a person is to surround myself with people smarter than I am.**
- **I've learned..... That everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.**
- **I've learned..... That life is like a roll of toilet paper. The closer it gets to the end, the faster it goes.**



ELITE CIRCLE CLASS OUTLINE

- **WFG vs. other companies**
- **How to make a business plan**
- **WFG system**
- **How to run for your promotion**
- **Compensation**
- **How to fast start new recruits**
- **Recruiting and building big base shops**
- **STAR program**



ELITE CIRCLE CLASS OUTLINE

- **How to open cases**
- **How to close sales**
- **1-on-1 presentation for business opportunity**
- **Project X**
- **Time management**
- **Big Events**
- **Psychology of big events**
- **Leadership**
- **Exchange principles**



ELITE CIRCLE CLASS OUTLINE

- **Building business mindset**
- **Products: Prosperity/UL/Segregated Funds/Mutual Funds/RRSP/RESP/TFSA/CI/DI/Case studies/Sample clients**
- **Compliance**
- **How to run events**
- **Facing and how to overcome challenges**
- **How to build winning mentality and positive attitude**
- **How to be competitive**
- **CEO Club**

Your Dreams are Possible!



Your Dreams are Possible!



Your Dreams are Possible!



Your Dreams are Possible!



Your Dreams are Possible!



Your Dreams are Possible!





ELITE CIRCLE

**THE FASTEST
SHORTCUT IS TO**

DO IT RIGHT

THE

FIRST TIME !!

AND

100% COACHABLE

CLASS OUTLINE

PAST SPEAKERS

- **PENNEY OOI**
- **GREGG STRYNADKA**
- **TANG-TANG TANG**
- **MARICEL & KIM GOYENA**
- **BRAIN LOUISEAU**
- **JOHN PHAM**
- **ARMANDO GIL**



CLASS OUTLINE

PAST SPEAKERS

- KANWARPAL JHAJJ
- LAURIE LUO
- DAVID LIMPERT
- ERIC JEMIELITA
- CHRISTINE DAI & BOB CAI
- FRANCIS HO
- SUNNY HUANG
- SAEID SALIMIAN RIZI



CLASS OUTLINE

PAST SPEAKERS

- **PETER LY**
- **JACK AND KARINE AKOPIKYAN**
- **DAVID LIN**
- **TITA LIZAN**
- **DR. WAN YANG**
- **JAMES SCHWARTZ**
- **INA IBRADO-CACES**



CLASS OUTLINE

PAST SPEAKERS

- ROHIT MEHTA
- LAURA COUNSELL
- RUSTY HOOD
- EMELIA MARFO-SARBENG
- LAURA & BERNARDO INFANTE
- HONG MAI
- RECHIEL JULIAN
- PAWAN BAJWA

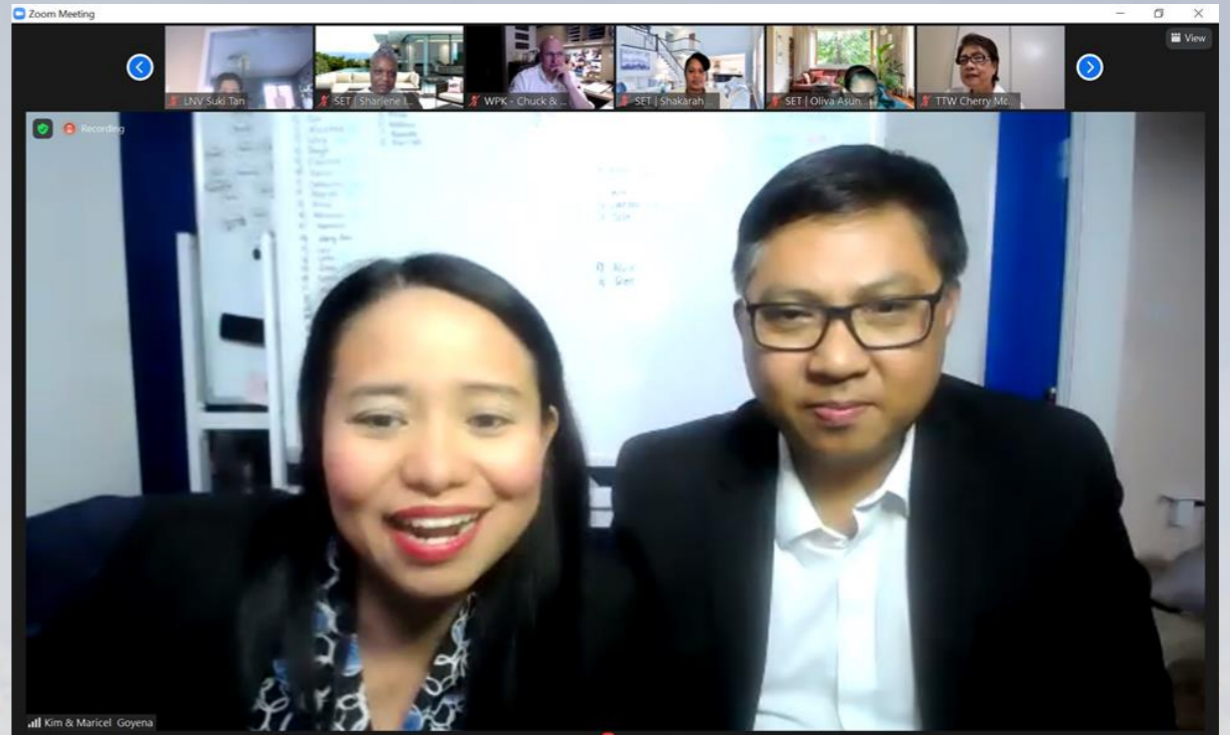


ELITE CIRCLE



Penney Ooi (EC)
** Highest female
income earner

Michelle Liu
(CEO MD)



Maricel & Kim
Goyena
(EVC)

Zoom Meeting | You are viewing Michelle Liu's screen | View Options

Recording

昔非今比
Can not compare yesterday with today

WFG Reports
Check/Direct Deposit
Associate ID: 629DV Associate Name: LIU, MICHELLE
An * denotes a check that was voided.

Date	Amount
10/31/2015	\$8,557.51
10/29/2015	\$10,796.27
10/26/2015	\$1,148.43
10/22/2015	\$8,064.11
10/19/2015	\$8,404.61
10/15/2015	\$7,377.70
10/08/2015	\$9,034.83
10/05/2015	\$4,411.03
10/2015	57,838.41

At year 2000, somebody with 4-yr college, 2.5-yr master's and 6-yr Ph.D in Chemistry got a JOB as research scientist and got paid \$55,000/YEAR.

In year 2015, this same person with 4-yr college, 2.5-yr master's and 6-yr Ph.D in Chemistry has been building a long-lasting business and got paid \$57,000/MONTH.

For Internal Training Only

Unmute Stop Video Participants Chat Share Screen Record Reactions Leave

FOR INTERNAL USE ONLY



ELITE CIRCLE

**Dr. Wan & Lucy Yang EC Team
CEOs and Millionaires**

EMD Millionaires:
Xiyin Xu
Xujie Zhang
Johnny Qu

EC
Dr. Wan & Lucy Yang

SEVC
Sunny Huang & Ken Qian

EC
Rocky Shi & Miranda Koong

SEVC
Xiao Zeng & Ninggang Deng

CEOs (multiple teams listed)

Celebration
36 CEOs & Above
20 Millionaires
610 SMDs
in 25 years

**Dr. Wan Yang
(Executive Chairman)**

**#6 EC in WFG
#1 Chinese EC with PhD**

EC (Executive Chairman)

Recognition: Wan Yang Advances to EC
Join us in congratulating Wan Yang, WFG's newest Executive Chairman (EC). Yang joins Raja Dhaliwal, Jeff Levitan, Real Michaud, Andy Nguyen and Xuan Nguyen at this advancement level.

2022 March



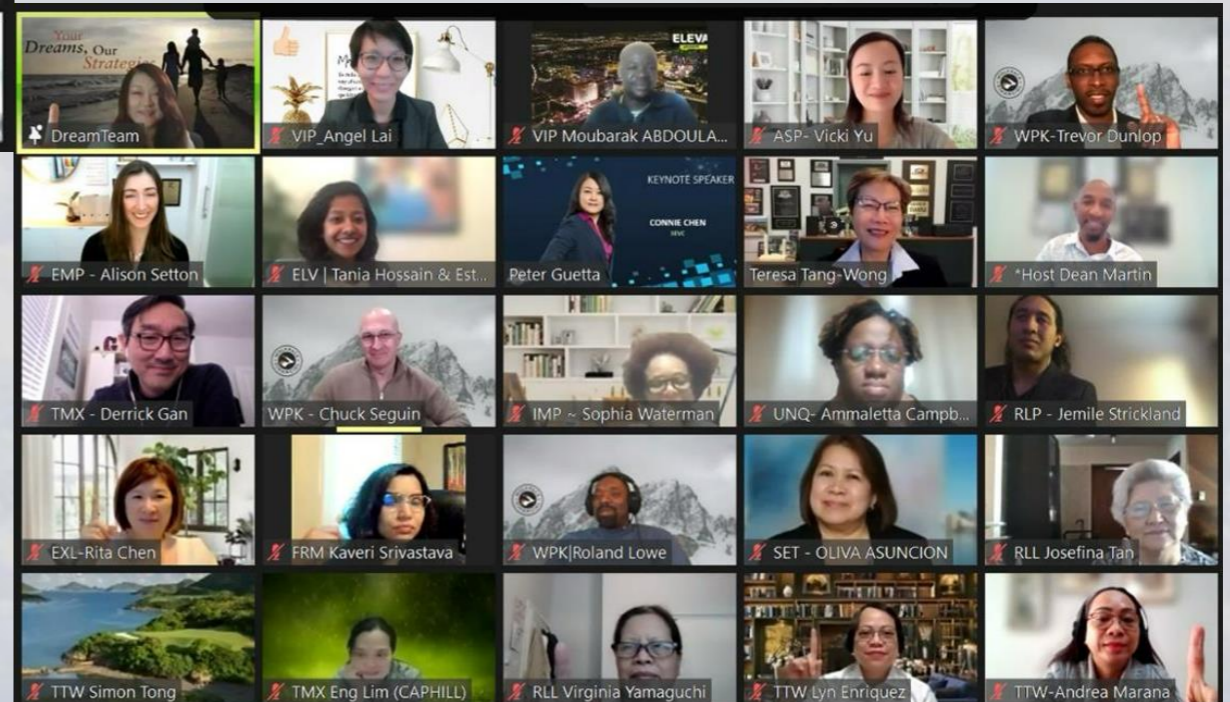
ELITE CIRCLE



Levi Mboni (FC)



Connie Chen (SEVC)



ELITE CIRCLE

Bernardo & Laura Infante (EVC)



Laura Counsell (EVC)



Rusty Hood (CEO MD)

FOR INTERNAL USE ONLY



ELITE CIRCLE



**Rohit Mehta
(SEVC)**

**Pawan Bajwa
(CEO MD)**



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ELITE CIRCLE CLASS

PHASE 28

Toronto, Canada

IMPORTANT DATES

Phase 28	Saturdays	EC Speakers
Class 1	Feb 24, 2024	Cameron Agnew (EVC)
Class 2	Mar 23, 2024	Armando Gil (CEO)
Class 3	Apr 13, 2024	Hanna Horenstein (EVC)
Class 4	May 4, 2024	Peter Ly (SEVC)
Class 5	May 25, 2024	Micky Nguyen (EVC)

**Graduation: WFG Las Vegas Convention
(2024 July 15-19)**



ELITE CODE



HIGH STANDARDS & EXPECTATIONS

- No **EXCUSES**
- Life is tough if you want to **WIN**
- Only **RESULTS** will count

MINDSET

- Do not **DISRESPECT** your leader
- Do not **DEPEND** on your upline
- Do not **DEPEND** on your SMD
- You are **IT** - always compete to be #1



ELITE CODE



HIGH STANDARDS & EXPECTATIONS



Champion League!!!

Tesla 2018,
built over 5000 Model 3
in a week!!!



ELITE CODE

TEAM SPIRIT

- “Dress up & Face up” for Elite Circle teammates
- Under no circumstance may any Elite Circle details or materials be shared outside the Class
- Show the Attitude of Gratitude to ALL our Invited Elite Speakers! They are our Guests.

ORIENTATION

- All cadets must attend the EC Orientation (Zoom)
- SMDs will take the ultimate responsibility to make sure their team cadets are well informed with all EC rules



REGISTRATION

PHASE 28	TORONTO
DATE	Class #1 - Saturday Feb 24 , 2024
TIME	EST hours: Starts @ 1:30 pm Ends @ 6:00 pm
LOCATION	In Person – WFG Office 590 Alden Road, Unit 100, Markham, Ontario
	Zoom - Cadets with <u>more than 3 hrs</u> driving distance only
IN PERSON Registration	Qualifiers (In Person) - Individ \$160 Partners Team \$240
	Wild Cards (In Person) - Individ \$240 Partners Team \$360
ZOOM Registration	Qualifiers (Zoom) - Individ \$80 Partners Team \$120
	Wild Cards (Zoom) - Individ \$120 Partners Team \$180
WILD CARDS	Max. 5 spots per SMD (Teresa's Team)



REGISTRATION

FEES & GUIDELINES

- Cadets must submit their registration fee to their SMD
- SMDs/Daphne will etransfer the collected registration fees to
 - Angel Lai (angel.lai.wfg@gmail.com)
 - Collected registration fees will be used towards class expenses:
 - a) Venue rental
 - b) Air tickets and meals for guest speakers
 - c) Hotel accommodation and gifts for guest speakers
 - d) Elite Circle Graduate Shirts/trophies, etc.



REGISTRATION

DEFINITIONS ON “COUPLE POWER”

Purpose of EC “Couple Power” cadet – Partners Team

- the KEY person who works as a team with you together to build WFG

WHO is eligible to be your EC “Couple Power” partner cadet?

- the individual must live in the same household:

- - spouse
- - common law / romantic partner
- - unmarried child (dependent financially)
- - unmarried sibling / parent (immediate family)



REGISTRATION

DEFINITIONS ON “COUPLE POWER”

- SMDs job to verify and declare the relationship of the Partners Team on the registration google sheet;
- SMDs please identify correctly the PRIMARY vs. PARTNER cadet on the registration google sheet;
- Fake information will result permanent termination to attend EC again



REGISTRATION

QUALIFIERS (PHASE 28)

- 5 points (1 sale = 1 point, 1 recruit = 2 points)
- Qualification Period – 90 days period by the registration deadline of Phase 28 (Nov 25, 2023 – Feb 22, 2024)

WILD CARDS

- Each SMD is allowed 5 Wild Cards (at their discretion)
- A Wild Card is a person who did not complete their 5 points to register the class.



EXPECTATIONS

CLASSES

- The phase is comprised of 6 classes, roughly once every 3-4 weeks.
- Approx. 4 hours program per class, one break.
- Cadets are required to attend a minimum of 4 classes
- Cadet/Partner Team will disqualify themselves (kick out from Class) if the Primary cadet fails to attend the minimum 4 classes



EXPECTATIONS

EXCEPTIONS

- DO NOT submit exception request for missing EC Class, Upstart School, and/or BFS

EC Class: **Primary cadet** is granted if needed, miss up to 1 class

Upstart School (Feb, Mar, May) : Absent = 1 strike

Business Format School (Apr): Absent = 1 strike



CODE OF CONDUCT

DRESS CODE

- In Person Cadets: Ehorses Shirt
or shirt of 3/3/30, 5/5/30 and 10/10/30

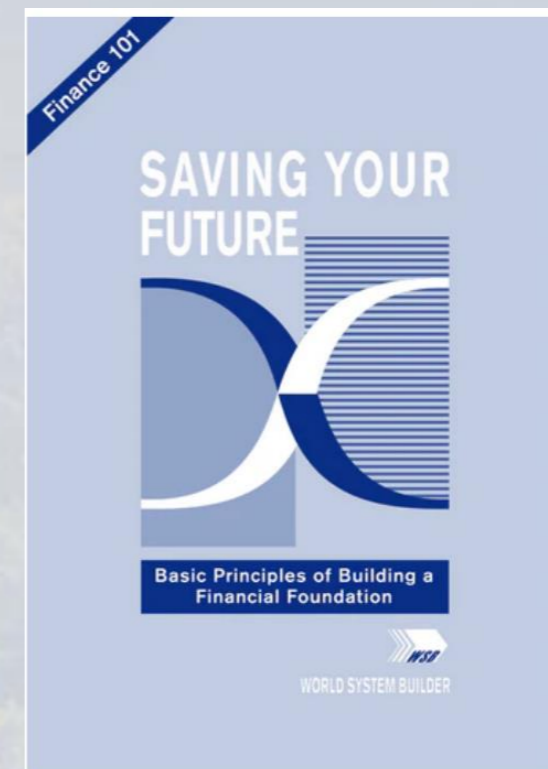
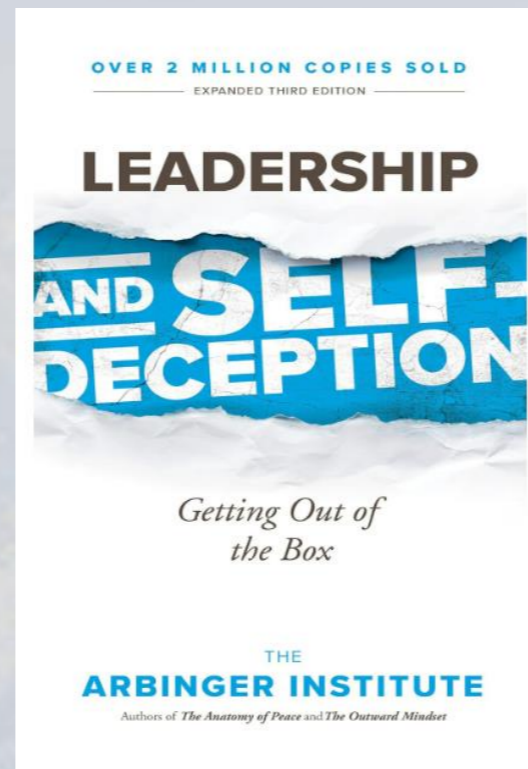
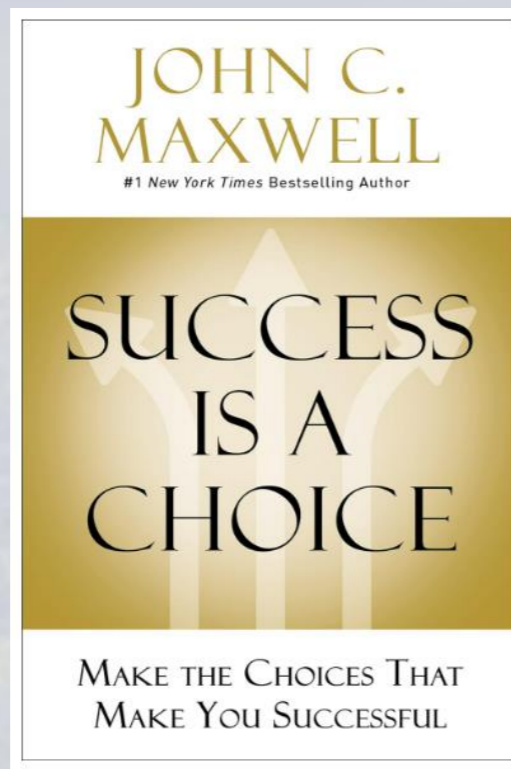
MATERIALS

- Top 25 Prospect List
- Business Plan for Next Promotion
- Dreamboard & Bubble Chart
- Notebook / Electronic Device for note-taking
- 3 Reading Books (physical/ebook/audio)



CODE OF CONDUCT

- 1. *Success is a choice – John C. Maxwell***
- 2. *Leadership & Self-Deception – Arbinger Institute***
- 3. *WSB Finance 101: Saving Your Future***



CODE OF CONDUCT

BOOK SUMMARY

- Must be hand-written, required #words will be assigned per class (usually minimum 300 words)
 - Total count of words must be included & circled on the last page
- Your Name & Agent Code on EACH page
- Title of book on EACH page



CODE OF CONDUCT

BOOK SUMMARY

- Partners Team – 1 set of summaries required
- Submission via Ehorse-ec.com website

Book Summary submission is required for ALL cadets
Missing or incomplete submission = 1 Strike



CODE OF CONDUCT

DISCIPLINARY CODE

1. Missing or Late Check-In or Check-Out (either In person/Zoom)
2. Distractions in the Class **
3. Missing or incomplete book summary submission
4. Missing Upstart / BFS
5. Sleeping (2nd violation = Kick Out)

Each violation = 1 strike

- Partners Team – the Primary cadet is mandatory for Upstart and BFS attendance.



CODE OF CONDUCT

DISCIPLINARY CODE

**** Distractions - In the Class:**

i.e. eating / talking / not staying in the seat /
using the phone / browsing internet on device

**** Distractions – On the Zoom:**

i.e. unmute / making voice to distract others on zoom

If the distractions from the cadet continues after warning, we will remove the cadet from that class.



CODE OF CONDUCT

CADETS DISQUALIFY THEMSELVES (KICK OUT FROM CLASS)

1. Not attending the minimum required EC classes
 - Primary Cadet, min. 4 classes
2. Caught sleeping in the class the 2nd time
3. Four strikes or more ****Anchor Winning Habits!**
4. Harassment to Advisory Team

No kick out based on production or recruit results



EXPECTATIONS

REPLACEMENT CADETS

We accept replacement cadets from Class 2 to Class 5

- **Must qualify (5 points)** within 90 days from the registration deadline of the class to be attending
- Qualification is verified by SMD
- **No Wild Cards**
- Register and pay via SMD by the Thursday 11:59pm of the same week of the class they are attending
- Replacement cadet shall attend ONE class only



ELITE CIRCLE

CLASS RANKINGS

- Personal Net Points, based on leader bulletin
Based on bulletin on the Friday prior each class
- Personal Recruits, based on leader bulletin
Each recruit = 2,000 points
- Plus any BONUS points

MD and above: 10% discount on the total points to off set the residual sales points



ELITE CIRCLE

CLASS RANKINGS

Top 10 Rankings will be assigned
FRONT ROWS SEATING!

- Partners Team – individual results combined as one
- Non-Licensed cadets compete by Personal Recruits!!
- No kick out based on production or recruit results



ELITE CIRCLE

***** NEW BONUS POINTS *****

Top 3 SMD Baseshops in Cadets Registration

(all cadets in the recognized Baseshop will earn bonus)

- #1 Baseshop – 3,000 bonus points
- #2 Baseshop – 2,000 bonus points
- #3 Baseshop – 1,000 bonus points



ELITE CIRCLE

***** NEW BONUS POINTS *****

Personal Recruits Bonus

(this bonus is on top of the standard 2,000 points per recruit)

By Class 3 on April 13, 2024

(bulletin record: Feb 1 – Apr 12, 2024)

- **having 4 recruits = 5,000 BONUS points!**
- **having 8 recruits = 10,000 BONUS points!!**
- **Etc.**



ELITE CIRCLE

***** NEW BONUS POINTS *****

Five Categories :

- #1. New Licensed Cadet**
- #2. New Net License Cadet**
- #3. 1/1/7 Qualified Cadet**
- #4. 3/3/30 Qualified Cadet**
- #5. New Promotion (MD, SMD, EMD)**

- SMD will be required to upload proof/manual record to EC Head Angel (upload link will be provided)**



ELITE CIRCLE

***** NEW BONUS POINTS *****

Five Categories :

#1 Check Point	#2 Check Point
After two classes, per Scoreboard for Class 3	After four classes, per Scoreboard for Class 5
Period: Feb 1 – Apr 9, 2024 **manual record cut off by TUESDAY	Period: Apr 10 – May 21, 2024 **manual record cut off by TUESDAY
Cadet - 7,000 bonus points	Cadet - 5,000 bonus points
1st Level Upline Cadet - 3,500	1st Level Upline Cadet - 2,500
2nd Level Upline Cadet - 3,500	2nd Level Upline Cadet - 2,500



ELITE CIRCLE

***** NEW BONUS POINTS *****

Top 5 EC Class Rankings in Class 4

- Cadets will earn **one-hour individual coaching** session with Laurie/Uncle Jack & Teresa

Top 3 EC Class Rankings in Class 5

- Cadets and his/her team will earn a **private team coaching** session with Laurie/Uncle Jack & Teresa

The MVP Qualifier in Class 5

- Cadet will earn a **special treat** offered by Laurie/Uncle Jack & Teresa



ELITE CIRCLE

COMPETE TO GRADUATE AND COMPETE TO WIN MVP EAGLE

All Elite Graduates will have privileges to participate in applicable special leadership meetings and retreats, including once in a lifetime special events

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EXPECTATIONS

EC GRADUATES MUST

- Passing HLLQP certification by final ranking cut off date (May 21, 2024 - the Tuesday before Class 5)
- Attend BIG event – the graduates will be recognized at the 2024 Ehorses Kick-Off Convention in Toronto

2024 WFG Las Vegas Convention
JULY 14-19, 2024



GRADUATION

ELITE MVP GRADUATE

To qualify the cadet must

- **Be #1 highest score in class**
- min. 8 personal recruits
- min. 2 replacement cadets
- max. 3 disciplinary strikes
- pass HLLQP exam
- register & attend the Graduation Big Event

**Rewards: Champion Cup, VIP Dinner, EC Shirt,
Graduate Certificate**



GRADUATION

ELITE MVP GRADUATE

**If MVP cadet earns
the next level promotion,
MD and up
He/She will win the
Eagle trophy!!**



FOR INTERNAL USE ONLY



GRADUATION

ELITE HONOURS GRADUATE

To qualify the cadet must

- **min. 45,000 accumulative points**
- **min. 8 personal recruits**
- **min. 2 replacement cadets**
- **max. 3 disciplinary strikes**
- **pass HLLQP exam**

Rewards: VIP Dinner, EC Shirt, Graduation Certificate

**** Not required to re-qualify (5 points) for registering next phase**



GRADUATION

ELITE DIPLOMA GRADUATE

To qualify the cadet must

- **min. 30,000 accumulative points**
- **min. 6 personal recruits**
- **min. 1 replacement cadets**
- **max. 3 disciplinary strikes**
- **pass HLLQP exam**

Rewards: Graduation Certificate

**** Not required to re-qualify (5 points) for registering next phase**



GRADUATION

ELITE COMPLETION CERTIFICATE

To qualify the cadet must

- **min. 10,000 accumulative points**
- **max. 3 disciplinary strikes**
- **pass HLLQP exam**

Rewards: Completion Certificate**

**** Cadet is required to re-qualify (5 points) for registering next phase**



ADVISORY TEAMS

LEADERSHIP BY EXAMPLE

- Advisory Teams are **LEADERSHIP BUILDING** opportunities
- Each **TEAM CAPTAIN** is ultimately responsible for leading their team in carrying out their designated responsibilities

ADVISORY TEAMS

1. EC Head: Angel Lai
2. Accountability Head: Joshua Wong
3. Tech/Set Up Team Head: Peter Greszata



ADVISORY TEAMS

ACCOUNTABILITY TEAM

- Track attendance from EC Classes
- Track attendance from Upstart and BFS
- Check materials prior each EC class
- Check cadets “Code of Conducts” during EC classes
- Check book summary submissions
- Track bonus points
- Communicate with Tech Team



ADVISORY TEAMS

TECH / SET UP TEAM

- Set up the location and equipments for each EC class
- Zoom operation, tech supports for the speakers, french support for cadets in need
- Coordination of digital files – Dreamboards, etc.
- Website maintenance – scoreboard, strikes tracking, bonus points, etc



ADVISORY TEAMS

EXPECTATIONS

- As Advisory Teams we expect only the **BEST**
- Advisory Teams and MCs will be evaluated;
up to +/- 5,000 bonus points
- Advisory members are expected to work as a team together, provide communications and supports for their responsible EC cadets/offices



IMPORTANT DATES

Phase 28	Saturdays	EC Speakers
Class 1	Feb 24, 2024	Cameron Agnew (EVC)
Class 2	Mar 23, 2024	Armando Gil (CEO)
Class 3	Apr 13, 2024	Hanna Horenstein (EVC)
Class 4	May 4, 2024	Peter Ly (SEVC)
Class 5	May 25, 2024	Micky Nguyen (EVC)

**Graduation: WFG Las Vegas Convention
(2024 July 14-19)**



IMPORTANT DATES

Time (EST)	Saturdays	EVENTS
2:00 - 4:00 PM	Mar 16, 2024	Upstart School
9:00 AM - 5:00 PM	Apr 6, 2024	BFS School
2:00 - 4:00 PM	May 11, 2024	Upstart School

The above are for Teresa's Team

FOR INTERNAL USE ONLY





The fastest **SHORTCUT** is to do it **RIGHT** the **FIRST TIME** and be **100% COACHABLE**