



21st Century Financial Solutions
... for consumers and business owners

Worth Unlimited – the Worth Account

<http://www.WorthUnlimited.com> | <http://www.WorthGPS.com>

Worth Appoint Line: **800-224-1053**

10:30 am till 9:00 PM Eastern Time / 7 pm Mountain

Sue's phone: **407-443-0348** / email: unlimitedworth@gmail.com

Sue's **AGENT NUMBER**: 988047

Script... Real Estate, Insurance, other financial professionals...

Good day... This is _____ from Worth Unlimited. We have a great program that we market though _____ (realtors, financial planners, mortgage brokers, etc) like yourself. This is an AWARD winning program that HELPS your clients tremendously... in fact almost EVERY ONE of your clients needs it, and we pay YOU for referrals - up to \$1000. per client. It's RESPA compliant and an easy way to add a few thousand a month to your own bottom line.

Would you be open to taking a look at it? I can send you some info via email. (wait for answer).

What is best email address for you? _____

Great... I'm going to send you a link... there are 3 videos in the website. The first is a very short over-view, the 2nd is more indepth and the 3rd is actually sort of a boring DEMO... but if you want to know all the bells and whistles... it's great.

I'll call you to follow up and see what you think in a day or two. I don't want to take up your time now if you are busy... but if you do have a question or two I have a minute....

~ They will probably say “Thanks” I am busy but will review.. or they might say... “Can you tell me a bit more?”

OK... great. Let me give you the short version... We have an AWARD WINNING financial management system for small business owners and individuals that builds EQUITY in real estate very quickly, helps people manage their money more efficiently, pay off debt quickly and build a retirement fund.

Our system works SO well that our average client is paying off a 30 year mortgage in 7-11 years AND our average client is saving over \$120,000 just on the FRONT end. This is withOUT changing their budget.

Can't you see how this ties in perfectly with what you do anyway?

~ Give them time to answer – hopefully they will start asking you questions and you will just “wing it” from here. Follow this line of thought though to increase chance of getting appointments quickly:

This also makes a great prospecting tool and is proven to increase REFERRALS as well. Wouldn't it be great to have a good REASON to pick up the phone and call your past clients?

We have versions for those with mortgages... and those who don't yet have a mortgage, but have too much consumer debt – wouldn't it be great to make some money from your “turn downs” right NOW... AND make sure they can qualify for a house a lot faster?

How does this sound so far? Can you see the “tie in” to your business?

~ Let them answer here. Draw them into conversation!

Can you see how easy it would be to make referral commissions of by simply telling clients about a program like this and asking them if they want to learn more? That's all you do!

~ At this point, if they sound pretty interested, I'll often joke and say something like.... "OK, well it sounds to me like you are interested, but I know sometimes people are just being polite.... So let me take a temperature check. On a scale of 1 to 10... 1 being you're just being polite and you'd rather be defleaing your cat right now, and 10 being you're super excited and ready to jump right in.... where are you?

~ If they are at all interested they will probably say an "8." If they are under a 5 – then just say something like... "Well, it doesn't sound like you're super interested right now... but how about we do this.... Let me send you that info via email and you can look it over at your leisure and do some research. If you get more interested, you'll have my contact info and can call me." Then... end the call immediately – don't waste more time.

~ If they are over a 5 then continue on....

OK... Great. Sounds like you're pretty interested ...what would it take to move you from an "8" to a "10?"

They almost ALWAYS say... "I'd like to see the program in action" (or some variation of that).

Ok GREAT... that is exactly what I would recommend.... There are two things we can do right now so you feel comfortable.

One is to look at our overview video and our web site to learn a bit more about the program. Are you in front of your computer right now by any chance?

The other is to set up an appointment so the company can do a one-on-one DEMO of the program for you along with a FREE

SAVINGS ANALYSIS of your own situation. Of course, perhaps you are debt free yourself?

If they are debt free, then recommend they just watch the videos and the DEMO on the web site.

If they say they have debt....

OK... then why don't we have you watch the short over-view videos... then, if you want, we can go ahead and book an Appointment for that Savings Analysis and Demo. You'll be killing two birds with one stone... 1) You might decide YOU want the program for yourself if it shows significant savings for you. this will be what tells you that. But regardless of that the other "bird" is that (2) You'll see the "process" your clients will see when you refer them so you feel completely comfortable. Does that make sense?

It only takes about 5 minutes to book an appointment so we will do that before we get off the phone if that's still OK with you.

OK... well the first thing is to look at our web site to see what the program is all about –

I'll let you watch the video... and please, write down any questions that pop into your head as you do. I'll grab myself a beverage while you are watching – here is the web site:

~~ <http://WorthClient.com>

[*AFTER video is over...*]

OK... so as you saw...

... our average customer is saving over \$120,000 on the "front end" – meaning that was interest they were contractually obligated to pay, but now don't have to because everything is paid off early.

Remember... this is withOUT them having to change their BUDGET at all.

If you amortize that savings over the time they are using the program... that means our average client is saving over \$900 for every month they are using the program.

... on the “back end” they are, on average, ending up with a cash accumulation of somewhere between \$400,000 and \$700,000.

Basically meaning that... since they now have 20 years or so they are not making mortgage and debt payments... they have an extra \$1000, \$2000, \$3000, or more every month that they can be saving or investing – perhaps in real estate, or a retirement plan, right?

... our average client is paying off a 30 year mortgage in as little as 7-11 years, along with all their other debt, and if you combine the front end, and back end, savings... this means our clients are, on average, over a HALF MILLION dollars better off then they would have been had they just kept doing things the way they were doing them.

Can't you see that this is, not only something your clients might be interested in – but something that will create more REFERRALS for you? One of our agents called it a “referral brush fire.”

Great!

Well... there is a lot more you can learn and the more you get to know this, the more benefits you will discover in it. For instance it also helps people IMPROVE their credit scores by making them better financial managers and lowering their DTI.

... but ultimately, we want you to know this program as much as possible before we get you set up as a Referral Partner... and the BEST WAY is to set you up to see a one-on-one demo of the

program.... And, as part of that, they can do a Savings Analysis on your own numbers... so you can see it in terms of your own situation... that really IS the best way to understand how powerful this program is... plus it gives you a nice tool you can use... showing people your own savings analysis is a simple and quick way to get them interested in getting one themselves.

The Savings Analysis accomplishes several things....

- 1) It shows you the process your clients and referrals will go through... so you feel completely comfortable with how our company is going to handle them.

- 2) As part of the Savings Analysis you will see a DEMO of how this works so if you are chatting with someone you can answer questions – though, frankly, you don't want to try and explain anything... just generate interest.

- 3) And, again... the best way to get someone excited about this program is to SHOW them your own Savings Analysis... I save mine on my iPhone or just send them an email link to see it.

Now here is how the Demo and Analysis appointment process works. You'll want to remember this so you can explain to your clients in the future....

For a Savings Analysis, all we need are the “generic” numbers for the loans – nothing private or personal like account numbers or names of banks – only balances, interest rates and payment amounts. Sharing these is just between you – and the Analysis dept – as private as talking to the gal down at the bank. ***Would you feel comfortable with this?***

If yes... then ... “Ok... great. Most people are cool with that... but when you are talking with a client you want to make sure before you set up their appointment as our Coach’s time is very valuable, their calendars stay full, and it is hard to get people rescheduled if they are a no show.

The first call into the company is just to set the appointment. When the company calls you BACK for the appointment is when you’ll need your numbers ready... PLUS you should be in front of your computer so they can do the DEMO and show you your savings results right then.

So right now we can just set up that first appointment for you and get that out of the way... ***If it’s OK with you....*** I can put you on hold right now and get the Analysis Department on the phone ... they can compare their calendar to yours and you can set up a time for them to call you to get those numbers from you... **Is that OK?”**

~ **Make sure it’s OK!! You do NOT want folks to feel pressured... we are trying to get them to partner with us and we are known for our “laid back” counseling style... not “high pressure sales.”**

Great. We’ll just set up an appointment then. I’m going to stick you on hold for just a minute while I call them...

~ Call the 800 number and 3-way them in.

Introduce them to the person at the company headquarters and go ahead and stay on the line while they set up that appointment in case they have questions.

You already have their email so you can follow up that way later too. Tell them... I’m also going to shoot you some more info by email... and I’ll follow back up to explain more about the REFERRAL program, get you set up and show you how easy it will be to earn Referral Commissions.

(Bingo! You got an appointment AND a potential Agent!)

Make sure you give the Analysis department your AGENT NUMBER!!! (or mine) Very important.

IF YOU DO NOT GET THEM very far in the process... but they are interested in learning more... just get their contact info and set up an APPOINTMENT to follow back up.

~~ FLIP to SUE anytime you get stuck. Do a 3 way call or just ask the client a good time for me to call them and I will. Just text me their name, phone and any pertinent details I should know.

Don't worry if they don't have debt, or if they are not ready to do a Savings Analysis yet ... they are MORE valuable as a Referral Partner, AND most that sign up end up buying the program in the first 30 days if it's a fit for them.

But you should always shoot for the sale upfront – as people are much more likely to come on board and REFER when they are USING THE PROGRAM!

Our job is to get interested people to just LOOK at our program. Frankly... it sells itself when people learn what it's all about.

Sue (407-443-0348) if they have questions needing answered before they do appointment.

BEST RESULT – Get them to the company: (800-224-1053)

And finally... if YOU YOURSELF have debt... you want to do your own Savings Analysis appointment as soon as possible for the very reasons stated above. If you are hesitating because you are not in a spot where you think you can “afford” to get on it right now... don't worry about it. Just DO the appointment so you have the Analysis... if you have to wait a month or two till you have some commissions coming in to get activated... it's no big deal... you can just tell them company you want to schedule another coaching appointment in 30-60 days.

This company does NOT engage in any kind of “high pressure” type tactics (you can tell from our 70,000 clients and “A” rating in the Better Business Bureau – right?).

Our approach to sales is simply EDUCATION ... “savings analysis” to determine suitability... TEACHING to show client how the program works... and CHOICE... give client the choice to get on the program now, get on later, or just keep doing what they've been doing. 80% of people who we show a significant savings to... DO get on the program and often call back in themselves to do so. No “sales” tactics needed.

They will ask these questions....

Q: How does it work?

A: It works GREAT! Our average client pays off all their debt, including their mortgage, in as little as 7-11 years and is saving over \$120,000 dollars – and that is just on the FRONT end.

Q: No, I mean... how does the program do that?

A: It uses advanced banking strategies, factorial math algorithms built into the software and... well... Frankly, it's harder to explain than it is to just *show* you. Would you like to see the DEMO? They will do a demo for you as part of the Savings Analysis.

Q: How much does it cost?

A: Well... the consultation and the Analysis are FREE... and, if you choose to move forward with the program... here is the great part.... Because there are different programs, for different circumstances... they price the program as simply a % of what you will SAVE using the system. For most of our clients that works out to be a **maximum of 3%** to as low as just **one HALF of 1%**.

I bet you are like me. You'd spend \$3
if it was guaranteed to save you \$100 – right?



Of course... to know exactly what the pricing will be... we need to determine what your savings will be. Keep in mind that not everyone qualifies for this system. Let me explain what happens during the consultation and appointment – we want you to feel comfortable.

BULLETS – FAQ’S:

- “Like a GPS system” – shows you where to move your money and when in order to get to ZERO debt in the fastest time possible and spending the least amount in interest. Shows you the past, the present AND the FUTURE.
- NOT an accounting program – it’s a financial MANAGEMENT system.
- Average client is paying off their 30 year mortgage (and ALL their debt) in as little as 7-11 years and saving over \$120,000 on the FRONT end.
- On the “back end” If a client is paying off their mortgage 15-20 years early... then they have that extra money to invest. This is the “back end” and our average client ends up being \$300,000, \$400,000, or more, AHEAD of where they would have been had they not used this program.
- AVERAGE Savings works out to be more than \$800 PER MONTH, for every month the program is used until debt free.
- Keeps you MOTIVATED (great behavior modification tool) – 95% of our clients STICK to this program – they use it regularly to stay on track with their financial goals.
- More than 50% get BETTER results than what were predicted in their Analysis.
- Average client is doing 20% BETTER than their Savings Analysis projected
- Does Forecasting... will constantly adjust with your life – and continually tell you how you are doing – and when you will be debt free. Do you know when you will be debt free now?
- True Cost – Will tell you what that \$200 grill REALLY costs in terms of your personal financial debt load. Use to make wise choices.
- Educational tool – learn the effect of every expense on your financial picture, use it to make better financial decisions and teach your children
- Reporting features – use reporting features to separate out personal finances from business finances and to track deductible versus non-deductible expenses. Categories and “tags” – tags are completely customizable so you can set up so that tax returns can be filled out directly from the reports. Better tracking of tax deductions means more deductions and more savings!
- Online bill pay – integrated with over 13,000 financial institutions – put your finances on “auto-pilot” and save TIME (time is money too!).
- UNLIMITED COACHING – Worth Financial Coaches are there to help.
- UNLIMITED Customer Support – call anytime with your questions
- FREE upgrades – as new features are added – general program upgrades are yours free.
- **“A” Rating in the Better Business Bureau**
- Founders won the **ERNST & YOUNG Entrepreneur of the Year Award** for the financial services category in their region in 2008.
- Our program has been featured in numerous financial publications, such as **“Broker Banker Magazine.” “National Mortgage Professional”** and more.

FAQ's:

NOTE: Try NOT to get into a discussion with a client about these points ... say as little as possible to secure an analysis. These are more for YOUR edification and comfort level. Whatever you do answer with, make it a way to secure the analysis.

Q: Couldn't I just get out of debt on my own?

A: Of course you can – everyone can. Our tool just makes it easier, saves you time, increases the amount of your savings, and also motivates you to stick with your financial plan. The difference between doing it the most EFFICIENT way, and just doing it any old way, could leave thousands of dollars on the table.

And Let me ask you a question.... We all know how to get out of debt faster, don't we? SO... how are you doing with that? Are you making progress? Is it happening as quickly as you would like? The problem is that we ALL KNOW "how" to get out of debt.... We just don't DO it. Our program addresses the reasons "why" we don't – and our clients are SUCCESSFUL with their financial goals. 95% of people are "sticking" with this and over 50% are getting BETTER results than projected. In fact our average client is saving over \$120,000 and will be debt free in less than half the time. We can show you a demo of the program and show you exactly how much YOU can save with this system to compare with what you are currently doing. When are you available ____ or _____?

Q: How is your program "different" from other "debt programs"... or other software (accounting) type programs?

A: It's different in 5 main ways...



- 1) Other "software" type programs do not come with free, lifetime, financial coaching and customer support. Have you ever bought a software program you never used because you thought it was confusing and there was no one to help you? Have you ever bought exercise equipment that ended up becoming a "clothes rack?" Our software is like software AND a "personal trainer" all rolled into one. If you are a business owner, and are having an employee use the program for your business accounting and expenses... and if that employee leaves... YOU don't have to train the new employee on the system – just make them an appointment with customer support and have the WORTH coaches train them.
- 2) GPS Factor - Other software/accounting programs do not have banking strategies such as "float" built into them (similar to the "sweep account" strategies that large companies and banks use). They do not use factorial math algorithms so that they work like a "GPS" and SHOW you the quickest way to get out of debt paying the least amount in interest. They show you the PAST... but not the future. Yes, they can help you save money, but ours will help you save the MOST money.... AND the most TIME.

- 3) **MOTIVATION & DISCIPLINE.** Would you agree that most of us are not as good with our money as we would like to be? Everyone “knows” HOW to get out of debt... we just don’t DO it. In fact... according to studies in the financial planning industry... of all the people that consult a financial planner – only 14% of those people are still on track with their financial goals at the end of year one. By year two, that drops to 11%. Compare that with the statistics for WORTH clients. At the end of year one – over 95% of our clients were still “on track” – and over 50% reported they were ahead of schedule, and saving MORE, than initially projected in their analysis report. This is a behavior modification tool like you have never before seen!
- 4) **FORECASTING.** This program does forecasting. If you’re a business owner, use it to do forecasting of how capital expenditures affect your financial picture. If you are a homeowner – see how your spending is affecting your families, and your childrens, financial future. When you see your financial future in black and white, in real NUMBERS, in terms of savings, in terms of WEALTH building... it becomes clear, and you approach your finances with a sense of joy and excitement, not as a “chore.”
- 5) **TRUE COST** features – shows you what an expenditure costs you in terms of YOUR debt load.
- 6) Few software programs give you unlimited free updates – we do. Not only do we give you free updates – you get free training with those updates.
- 7) Integration with 13,000 banking and financial institutions so you can do your bill pay online – on auto-pilot,

Q: I have multiple properties and mortgages... plus I have a personal mortgage, car loan, and lots of expenses – both personal AND business. Some are tax deductible for my business – some are not. How does this program handle that?

A: It handles it GREAT. There are numerous pre-set CATAGORIES for business income, personal income, and business/personal expenses. Additionally you can create TAGS to drill down even further and the reporting features will give you those totals to make tax preparation easier at year end.



Q: I want to get out of debt faster, and save interest, but I also want to build my retirement account, and savings. Will this allow me to do that as well?

A: Absolutely. The WORTH program allows you to choose how much “cushion” you want to keep in a savings account... (you can adjust as needed), and also will allow you to build an investment portfolio more rapidly as well.

Q: What if I need to call in every day until I really learn how to use that?

A: That's OK! We want you to call into your WORTH Coaches as often as you need. We know that every one of our happy clients – that is getting the results (and getting better results), than they expected... are going to REFER MORE CLIENTS to us! Taking care of you and your family's financial health ... takes care of us and our families financial health. It's a "win-win!"