



# ELITE CIRCLE

## RULES AND REGULATIONS

Elite Circle is a 5-class entrepreneurship "boot camp" that employs intensive training to help agents go from **ZERO TO HERO!!**

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



**MISSION TEAM  
MVP AWARD**



# 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!**
- Must be on Zoom if no local office
- Cadets need to understand rules and regulations, ways to earn bonuses, and how to graduate with honors

## MISSION TEAM LOG IN

ALL MD+ (ADVANCED) = A | ALL TA - SA (BASIC) = B  
MISSION TEAM = MT

### LOG IN FORMAT

A/B MT ADVISOR INITIAL CADET FULL NAME

EXAMPLE

B MT CL TYLER CHUNG

### COUPLES (ENGAGED OR MARRIED)

- Couples must register and pay registration fee if competing together as one entity.
- Personal recruits and sales from both will be counted.

## MATERIAL REQUIREMENTS

*(Checked for Completion at Every class)*



### REQUIRED

- Current Prospect List of 50 Names
- Read RULES & GUIDELINES on <https://www.missionteamllc.com/ec-materials>
- EC Graduate Shirt or Mission Team/Team Shirt
- Assigned Book for the class
- EC Production Log *(For Your Tracking Only)*
- EC Bonus Log *(For Your Tracking Only)*
- EC Recruiting Bubble Chart *(For Your Tracking Only)*

### SUGGESTED, BUT NOT REQUIRED

- 3-Subject or 5-Subject Spiral Notebook
- 2 WFG Ink Pens
- 2 Red Pens

*PLEASE GO TO THE  
MISSION TEAM WEBSITE FOR THE  
CURRENT ELITE CIRCLE BOOK*

**HARDCOVER, PDF OR E-BOOK ONLY**



# ELITE CIRCLE BASICS

1. Cadets are expected to be on Zoom or in person 15 minutes prior to start of Class and required to stay until the end.
2. All Cadets start with 0 Point. Positive points are earned along the way and ranking is conducted.
3. Cadets with negative points are allowed to attend EC but can not compete. Once cadets have positive points, they are allowed to compete during call out.
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 class 1 - 4 and final exam on class 5.
6. A Replacement is any associate who never attended EC before.

## RULES & FINES

<b>Not attending local office (out of town cadets exempt)</b>	<b>-1 PT</b>
Not wearing MT shirt / Team shirt/ EC shirt	<b>-½ PT</b>
<b>Not registering name properly on zoom</b>	<b>-½ PT</b>
Video not on for the whole class	<b>-½ PT</b>
<b>Leave before breakout meeting</b>	<b>-½ PT</b>
< 15 minutes late	<b>-½ PT</b>
<b>&gt; = 15 minutes late</b>	<b>-1 PT</b>
Leave during training without legitimate reason and did not report to HW advisor.	<b>-1 PT</b>
<b>Harassing advisors and team members in any way.</b>	<b>-1 PT</b>

<b>Absent</b>	<b>-2 PTS FINE</b>
Exceptions: <ul style="list-style-type: none"> <li>• Medical emergency</li> <li>• Spouse in labor</li> <li>• Death occurred in the immediate family (parents, siblings, spouse or children)</li> <li>• Must provide written notification to HW Advisor before class starts and/or provide proof within 2 days after class.</li> </ul>	

# GRADUATION REQUIREMENTS



GRADUATION REQUIREMENTS	MIN. 25 POINTS	BASE SHOP RECRUIT IN ROLLING 30 DAYS OR CALENDAR MONTH	ELITE CIRCLE REPLACEMENT
DIPLOMA	25 PTS & Higher	Optional	Optional
HONOR	25 PTS & Higher	BBC 10 or A New Direct Leg w/ 4 Deep	Min. 1 EC Replacement

You **MUST** meet the following requirements to graduate:

1. **Be in-person at the Elmhurst office for the graduation ceremony.**
2. Pass the Final Exam with a 70% and above
3. Pass Life & Health Licensed for Non-Licensed Cadets by Class 4 Homework Submission
4. Register and Pay for NEXT EC Class
5. Register for Next Major Event (NYKO/Annual Convention)

\*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 DISQUALIFICATION

Absent on Graduation Day without legitimate reason	Absent for 2 classes
Cheating on Homework, Quizzes, or Final exam	Leakage of material or detail of Elite Circle, in any degree, to any person outside Elite Circle Team.
Negativity/Complaints without Reason	Fail the Final Exam



## CALLOUT COMPETITION RULES

- There will be 2 groups of competition
  - **New Cadets: Agents joined WFG on or after 1/2022**
  - **Old Cadets: Agents joined WFG before 1/2022**
- 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.
- **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 result cadet will get no bonus point.

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

# HOMWORK SUBMISSION MECHANICS

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- Everybody must submit their homework online and upload proof.
- Link is accessible the day after each Session and remains open until the last Wednesday 11:30pm prior to the next Session. 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 Session 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.



# HOMWORK SUBMISSION MECHANICS



## WHAT TO SUBMIT AS PROOF FOR SALE?

- **DO NOT SUBMIT TRIAL CASE FOR HOMEWORK.**
- Insurance application without initial premium outlay is considered trial-app and no point is credited until case is advanced OR premium is received
- Only submit when the trial cases is approved and delivered (*must show copy of delivery receipt to get point*).
- Submit proof from provider's website with client name, agent name, date of submission, initial premium clearly visible.
- 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
- Target points for Annuity/MF/IRA amount = 5% of premium
  - (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 PT **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 = 0.5 PT 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.

## 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.

- No credit is given to Inactive Agent Transfer.
- Reinstated Agents must show proof of payment
  - Full Payment = 2 PTS
  - Partial Payment = 1 PT

# 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!!**



# HOMWORK SUBMISSION MECHANICS

## HOW TO CALCULATE POINTS

**Everyone starts with 0 point**

Homework assignment after EC class

**1 RECRUIT = 2 PTS**

**1 SALE = 1 PT**

**Any points exceeding the HW requirement  
will multiply by 1.5 as extra bonus:**

### **HOMWORK SAMPLE:**

**CLASS 1 HW IS 1R & 1S (3 PTS)**

**IF CADET HAS 2PR & 2PS (EXTRA 1R & 1S = 3 PTS X 1.5 = 4.5 PTS)**

**CADET WILL GET EXTRA 4.5 PTS**

**TOTAL POINTS = 7.5 PTS (HW 3 PTS + EXTRA 4.5 PTS)**

# HOW TO EARN BONUS POINTS



<b>CURRENT CADET REGISTER FOR NEXT EC</b>	
<b>Register By class 2 HW Checking</b>	<b>3 PTS</b>
<b>Register By class 3 HW Checking</b>	<b>2 PTS</b>
<b>Register By class 4 HW Checking</b>	<b>1 PT</b>

<b>REPLACEMENTS MUST BE NEW TO EC PROGRAM</b>	
<b>Register by class 1 HW Checking</b>	<b>3 PTS</b>
<b>Register by class 2 HW Checking</b>	<b>2 PTS</b>
<b>Register by class 3 HW Checking</b>	<b>1 PT</b>
<b>Register by class 4 HW Checking</b>	<b>0 PT</b>

**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 “ROLL UP” to you as your Elite Circle Replacement/Exchange leg.  
**ENROLLMENT FEE IS NON-TRANSFERRABLE AND NON-REFUNDABLE.**





# 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.			

GX BONUS		
<p><b>GX QUALIFICATIONS MUST BE WITHIN 30 CALENDAR DAYS.</b></p> <p><b>3 RECRUITS AND 15K MUST BE IN THE SYSTEM IN ORDER TO QUALIFY. <i>NON-LICENSED ASSOCIATES CAN NOT QUALIFY FOR THE GX BONUS</i></b></p>		
PERSONAL GX	Cadet in your team	Non-cadet in your team
3 PTS	2 PTS	1 PT

RECRUITING BONUS	
<p><b>RECRUITS MUST BE WITHIN 30 CALENDAR DAYS &amp; ONE TIME BONUS GIVEN ONLY!</b></p> <p><i>Transferred associate is not counted as a new recruit. You can only go up in recruiting level</i></p>	
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

CASHFLOW BONUS	
First \$1,000 Net License After Orientation	1 PT
\$50K Society Watch Earner	5 PTS
\$100K Ring Earner	10 PTS
\$250K Ring Earner	25 PTS
\$500k Ring Earner	30 PTS

LICENSING BONUS	
	2 PTS
Pass Series 6	2 PTS
Pass Series 63	2 PTS
Pass Series 26	3 PTS
Pass Series 65	3 PTS

LEG 4-DEEP BONUS	
1 NEW LEG 4 DEEP: Leg must be built from a new associate joined on or after <b>ORIENTATION DATE</b>	5 PTS

# ADVISORY TEAMS & OTHER COMMITTEES

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

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



**ELITE CIRCLE**  
LEADERS ARE NOT BORN  
THEY ARE MADE

