

MANUAL

For Independent Advertisers

THE BLUECHIP BUSINESS OPPORTUNITY PHILOSOPHY.

"THE BLUECHIP BUSINESS OPPORTUNITY WAS NOT DESIGNED TO COMPETE WITH ANY EXISTING HOME BASED OPPORTUNITY"

"YOUR SUCCESS IS OUR SUCCESS"

THE BLUECHIP BUSINESS OPPORTUNITY is totally committed to the success of it's Independent Advertisers, because your success is the only measurement of our success.

HOW PRODUCTS ARE NORMALLY SOLD.

1) RETAIL:

It is the way you and I buy most of our goods. We are at the end of a long chain that goes from manufacturer to retailer and finally to us, with markups every step of the way.

2) CATALOG SALES:

The manufacturer sends us catalogs and we select the items we want. The manufacturer then ships the merchandise directly to us, thereby eliminating two links in the distribution chain.

3) DIRECT SALES:

The door-to-door selling technique. A manufacturer's representative comes to our home, shows us the line and we make our selections. The only markup is the commission paid to the manufacturer's representative. Avroy Shlain, the Avon Lady, Tupperware, home parties, etc. are some examples of well-respected Direct Sales Companies.

4) MULTI-LEVEL MARKETING ("MLM"):

This is the modern form of selling. Goods and Services are available direct from the company through its network of Independent Advertisers.

Previous sales experience is not necessary because the company provides the materials and support needed to make each Independent Advertiser a successful businessperson.

The ultimate goal of any marketing system is to sell PRODUCT. In the case of THE BLUECHIP BUSINESS OPPORTUNITY all our Independent Advertisers have to do is tell their friends & family about the Bluechip products & how one can also earn a substantial amount of money by doing so. A major difference between MLM and other sales systems is the MLM philosophy of sharing the profits.

YOU ARE THE BOSS.

You really are. You decide whom you want to have as customers. No one will be looking over your shoulder; there is no time clock to punch; no set number of hours you have to work. You make every decision. You are a member of the THE BLUECHIP BUSINESS OPPORTUNITY Family. The only one setting limits and goals is YOU!

- 1) **Your** level of effort determines your income.
- 2) **You** decide how many hours you are going to work.
- 3) Do you want to work from home? Fine. An office? Fine. Do it. Like everything else, the decision is **yours**.
- 4) **You** keep your own records.
- 5) **You** enjoy the tax benefits of being in business for yourself.
- 6) **You** must agree to abide by THE BLUECHIP BUSINESS OPPORTUNITY Rules, Regulations and Company Policies. These standards are to ensure the highest levels of customer satisfaction. You work as an independent contractor, not as an employee.

If you are new to the concept of Multi-Level Marketing (MLM), an annual income in the high five figures is quite realistic, but not the limit. In theory, there is no limit. If you truly dedicate 100% of your effort to THE BLUECHIP BUSINESS OPPORTUNITY program, the results will amaze you. A key to reaching those stratospheric plateaus is being very selective about whom you sponsor. You will achieve your maximum

potential by selecting individuals with great care. Like yourself, they must be goal oriented, profit motivated and not afraid to expend the total effort that will help both them and you achieve your common goals.

For your part, it is not enough to simply sign up Independent Advertisers; you have to set the standard by working with them until they feel comfortable enough to go out on their own, and even then continue to motivate, train, and lead them!

The moment you become a Independent Advertiser, you instantly become **THE BOSS**.

We will, of course, be there to assist you every step of the way, but as a partner, not your employer. It is in our most selfish interest to make sure that you succeed.

Remember our motto...

YOUR SUCCESS IS OUR SUCCESS.

That is the key philosophy behind our MLM plan; you working with your people to make them winners so they can do the same for you!

TERMS TO LEARN IN MLM.

These are basic and simple to understand, but since they will become a part of your working vocabulary when you speak with us, and with your Independent Advertisers, please review and get to understand them fully.

BUSINESS PLAN:

This is a simple layout of the STEPS you are going to use as a guideline in establishing your business. Progress with us and you will be learning how to modify your Business Plan to make it more efficient. We will provide the guiding materials through the initial steps, but as the Boss, you will make the final decision what the plan includes, and how it can benefit your Independent Advertisers.

CROSS-LINE:

All sponsored Independent Advertisers and their DOWNLINES who are not under you or anyone in your DOWNLINE.

DEPTH:

The number of levels down within the various stages of your DOWNLINE.

INDEPENDENT ADVERTISER:

One who has signed the THE BLUECHIP BUSINESS OPPORTUNITY Independent Advertiser agreement, and acquired the basic marketing materials.

Independent Advertisership

Normally consists of:

- 1) A single Independent Advertiser;
- 2) A partnership (may be husband and wife);
- 3) A sole proprietor; or
- 4) A corporation.

BLUECHIP LEVEL POSITIONS

LEVEL 1: Independent Advertiser
LEVEL 2: Consultant Advertiser
LEVEL 3: Executive Advertiser
LEVEL 4: Provincial Advertiser
LEVEL 5: Regional Advertiser
LEVEL 6: Territorial Advertiser
LEVEL 7: National Advertiser

DOWNLINE:

Your own Independent Advertisers and all the Independent Advertisers sponsored by them.

DUPLICATION:

The act of educating your Independent Advertisers to sponsor other people. You have heard the old adage, that if you give a man a fish, you will feed him for a day, but if you teach him to fish, you will feed him for life. Replication of your efforts by new Independent Advertisers is the backbone of our industry.

FRONT LINE:

Your first Level; the Independent Advertisers you sponsored.

LEG:

Every personally sponsored Independent Advertiser becomes a "Leg" in your organization. A Leg can therefore consist of one person, many, hundreds, or even thousands of people.

PROSPECT:

Someone you feel would be an active and dedicated Independent Advertiser for THE BLUECHIP BUSINESS OPPORTUNITY.

SPONSOR:

The person who introduces you to THE BLUECHIP BUSINESS OPPORTUNITY and is responsible for instructing you in becoming a productive Independent Advertiser. This qualifies you to receive a bonus from BLUECHIP based on your group's sales volume. It is the concept of SHARING in its purest form.

SPONSORSHIP:

This is the introduction and formal signing on of a new BLUECHIP BUSINESS OPPORTUNITY Independent Advertiser.

UP-LINE - "LINES OF SPONSORSHIP":

All the Independent Advertisers in a direct line above you, beginning with your sponsor and ending with the company sponsored Independent Advertiser.

WIDTH:

Your front line Independent Advertisers. If you have sponsored eight, then you are eight Independent Advertisers "wide".

SPONSORING OUTLETS:

Every active Independent Advertiser sponsored by you becomes a sales outlet. Every sales outlet generates additional income for you and the Company.

It becomes clear: the more people, the greater the amount of income for everyone to share. It is not enough to run around signing up as many warm bodies as you can. You have to select them carefully, and be willing to give them all the support they need. Do those two things and your INCOME POTENTIAL IS VIRTUALLY UNLIMITED!

Now, let us take this basic principle to its logical extension. If you take pride in performing your job successfully, you set the perfect example for your Independent Advertisers. New Independent Advertisers will increase their DOWNLINES and thus generate additional income. Happily, this process generates more income for you as well.

The advantages of THE BLUECHIP BUSINESS OPPORTUNITY as a MLM opportunity.**IMMEDIATE INCOME**

You receive a commission from your first referral.

ONGOING INCOME

As long as your downline pay their premiums, you will receive an income.

NO YEARLY RENEWALS

You do not have to renew or increase your cover to be able to continue earning an income.

NO CAPITAL OUTLAY:

You can build a huge business without having to invest any capital.

NO OVERHEADS:

You do not need any offices, staff or any expensive equipment to build this business.

NO STOCK OR INVENTORY:

The funeral plan is an intangible financial product. You do not have to purchase stock that will accumulate in your garage.

NO SPECIAL QUALIFICATIONS NEEDED:

People from all walks of life have found financial independence through MLM - from housewives to professors.

ADMINISTRATION IS DONE BY THE COMPUTER

The computer program helps you organize your administration and makes it possible for you to keep in touch with your downline.

A STEP BY STEP MARKETING METHOD.

ALWAYS REMEMBER IMF

I - INVITE

Remember you are an Independent Advertiser of THE BLUECHIP BUSINESS OPPORTUNITY. Whenever you speak to someone always INVITE him or her to have a look at the opportunity. Inviting someone can also be seen as setting up an appointment for a time when you can explain EVERYTHING. Avoid explaining this business in bits & pieces.

M - MEETING

Always make use of your sponsor to help you with your first meetings. The meeting is the event where the prospect will be shown the product & business opportunity. It can take place at someone's home, over a cup of coffee, or at a large public venue where a qualified speaker will explain the opportunity. Always try to have both husband & wife present when you present your opportunity. Make use of the BLUECHIP VIDEO or the presentation flip file.

F - FOLLOW UP

Always follow up with a prospect within 48 hrs after you have shown them THE BLUECHIP BUSINESS OPPORTUNITY. When you do so, get them to make a decision to either become part of your team or to become a product user - someone who only wants to join in order to get funeral cover.

The Method:

*You only need to introduce one person to take any product from BlueChip to qualify for commission.

*NB! TO QUALIFY TO RECEIVE COMMISSIONS YOU MUST BE A PAID UP PRODUCT USER and of legal age.

Assumption: Silver Premium = R150 per month

Level	Referrals	Comm/level	Level Comm	Total comm
1	7	R30	R210	R210
2	49	R20	R980	R1 190
3	343	R20	R6 860	R8 050
4	2 401	R20	R48 020	R56 070

No limit on how wide you can go.

R100 marketer's fee will be paid to you on every member that you personally enrol

Build your network over 7 levels.

As soon as there are more referrals on level 5 than on level 1, level 5 opens. If there are more referrals on level 6 than level 2, then level 6 opens and finally when there are more referrals on level 7 than on level 3, then level 7 opens.

Level	Level 4	Level 5	Level 6	Level 7
1	R20	R15	R15	R15
2	R20	R20	R10	R10
3	R20	R20	R20	R10
4	R20	R20	R20	R20
5		R15	R15	R15
6			R10	R10
7	7x3x3x3x3x3x3			R10
Approximate income = R78 000				

Elite product

Please note that the monthly premium is R200 and the commission per level is R30.

Assumption: Premium = R200 per month

Level	Referrals	Comm/level	Level Comm	Total comm
1	7	R30	R210	R210
2	49	R30	R1 470	R1 680
3	343	R30	R10 290	R11 970
4	2 401	R30	R72 030	R84 000

No limit on how wide you can go.

The network structure over 7 levels will then be as follows:

Level	Level 4	Level 5	Level 6	Level 7
1	R30	R15	R15	R15
2	R30	R30	R15	R15
3	R30	R30	R30	R15
4	R30	R30	R30	R30
5		R15	R15	R15
6			R15	R15
7	7x3x3x3x3x3x3			R15
Approximate income (7x3x3x3x3x3x3) = R117 600 plus				

Incentive bonuses

A monthly bonus of **R1 000** is payable to a member who personally introduces 3 people on his/her first level, who in turn introduce 3 people each on the 2nd level and those 9 people introduce 3 people each on the 3rd level. This structure must be kept in place for two consecutive months with paid up members before you qualify for the incentive. If for whatever reason it would lapse, the 2 consecutive months again would apply. To continue with this incentive, the IA must have 300 recruits in his levels 1-7, 12 (twelve) months since first qualification.

A monthly bonus of **R2 000** is payable to a member who has two perfect

structures as explained above, in place. This structure must be kept in place for two consecutive months before you qualify for the incentive. The same rules apply as for the R3 000 bonus as mentioned above.

Monthly Bonuses

Members on 1st level	Total paid up Members	Once-off bonus	Monthly Allowance
3	39	R250	
3	78	R500	
3	150	R750	
3	300	R1,000	
5	500	R2,000	R1,000
5	750	R2,500	R1,500
10	1,000	R5,000	R2,000
10	2,000	R10,000	R5,000
10	5,000	R20,000	R10,000
10	10,000	R50,000	R20,000

This structure must be kept in place for two consecutive months before you qualify for the monthly bonuses. It is only calculated on active members in your downline.

Please see product information sheets for commissions paid out on other products.

FINALLY SOME MLM SECRETS.

IN MLM IT PAYS WHEN YOU INVEST YOUR TIME TO DEVELOP STRONG LEADERS WITHIN YOUR TEAM.

What is a LEADER?

A Leader is one who can inspire others into action. An Individual who can learn from one with proven leadership, and see the value of it, can pass that knowledge on to others effectively.

A LEADER:

- 1) Uses and talks about the BLUECHIP product regularly.
- 2) Maintains and Develops an ever growing base of Independent Advertisers.
- 3) Knows the Product well.
- 4) Understands the Marketing Plan.
- 5) Maintains an active Prospect List.
- 6) Trains his DOWNLINE properly.
- 7) Promotes and Attends business building functions.
- 8) Maintains a high level of communication.
- 9) Attends and Gives regular business presentations.
- 10) Dresses properly for all business functions and is punctual.
- 11) Stays in frequent contact with UP-LINE Leaders.
- 12) Continues working to improve his/her skills.
- 13) Sets a dynamic example for others.
- 14) Is well organized, plans ahead.
- 15) Has a systematic plan, follows it.
- 16) Helps others develop Leadership Skills.

A real Leader's primary obligation to his/her group is to succeed! They do this by setting a dynamic example through their own work ethic and team spirit.

You can encourage this essential element by helping your downline Independent Advertisers develop their own leadership qualities. A good way to do this is by delegating certain responsibilities to them, so they won't come to depend on you for everything. You want your eagles to soar as quickly as possible.

MOMENTUM:

It is easier to grow quickly than it is to do so slowly. The reason is simple. When you develop momentum, prospects turn into Independent Advertisers quickly and you generate more excitement.

Think of any successful professional sports team; what did they all have in common? A strong front office organization off the field and lots of positive momentum on the field. You cannot have one without the other.

The mere fact that you are reading this says a great deal about your ambition. You have taken the first steps toward achieving something very few people ever do. **Financial Independence** on your terms. Now it is up to you. The first push against anything heavy is the toughest, but once you get the object moving, the rest is easy.

BUILDING MOMENTUM:

Focus your energy on activities that will increase your business. Concentrate on working with your DOWNLINE people and get them motivated.

Work with any of your front line Independent Advertisers who are not building their own businesses as quickly as they should. Find out what the problems are and be ready to assist in their solution. End every home meeting by setting a date for the next one.

Be aware of any activities in your area that will help generate ongoing excitement, and thus help you keep the momentum going. We are talking about Center Meetings, UP-LINE Business Presentations, Training sessions, etc.

You should attend, and you should encourage your Independent Advertisers to attend as well.

GROWTH INDICATORS:

You know you are doing it right when you see these four growth indicators:

1) TOOL USE:

Active use of business tools such as our INFORMATION PACKETS and BLUECHIP VIDEOS is a sure sign that your business is expanding at a healthy rate. These devices have been designed to produce maximum results. Their ongoing usage should be music to your ears!

2) SPONSORING new Independent Advertisers:

As you understand by now, your business grows by signing up new Independent Advertisers, and then getting them properly on track to do the same thing. This will generate increased sales, which in turn creates more excitement and an ever-expanding DOWNLINE.

The outcome is the sponsorship of new Independent Advertisers. Their proper training and motivation means additional earnings in your pocket as well as theirs.

3) YOUR Independent Advertisers HAVING HOME MEETINGS:

Here again, you will get the best results when you set the proper example. If you hold regular home meetings, your Independent Advertisers will see that they work. That will encourage them to do the same. The more home meetings they have, the faster their business will grow, and you know what that means for you.

4) ATTENDANCE AT BUSINESS MEETINGS:

The momentum we spoke about before, will generate strong attendance of your DOWNLINE to all company Business Meetings. This is where new ideas and improvements are talked about. More excitement is generated when your Independent Advertisers attend these functions. Be aware of the above four Growth Indicators and if you see any one of them not present in your organization, do something about it, QUICKLY!

Reading the above makes it quite clear that as the Boss, your economic future is in your hands. MLM is the only business we know of that gives that kind of control for very limited initial cash outlay.
