



Dear Associate,

Please help us pay you your commissions in a timely fashion. If you currently have a checking account we will need that information so we can make direct deposits to your account. Please fill out the following information and return to our home office. This will avoid unnecessary delays in receiving your commissions.

Print Member Name \_\_\_\_\_

Print Member ID# \_\_\_\_\_

Name of Bank \_\_\_\_\_

Bank City \_\_\_\_\_

Bank State \_\_\_\_\_

Routing Number \_\_\_\_\_

Account Number \_\_\_\_\_

I authorize TVC Marketing Associates to make direct deposits into the account indicated above.

\_\_\_\_\_  
Associate Signature

# DREAM SHEET

Vacations:  
Where and how

Automobile:  
Kind, color, options

House:  
Size, style, extras

Money:  
Savings, Investments

Career:  
Salary increase, benefits, promotions

Children and Family:  
Education, activities, shared time

Friendship:  
Respect, helping others

Health:  
Body weight, exercise

Religion:  
Church involvement, religious study

Mind:  
Education, reading, recall

24 Hours Later Write Why  
In One Sentence Or Less

# PERSONAL EVALUATION SHEET

Evaluate each area from 1 to 5, 5 being excellent

1. Physical – appearance, medical check-ups, exercise programs, weight control, nutrition

\_\_\_\_\_

2. Family – listening habits, forgiving attitude, good role model, time together, supportive of others, respectful, loving

\_\_\_\_\_

3. Financial – earnings, savings and investments, budget, adequate insurance, charge account

\_\_\_\_\_

4. Social – sense of humor, listening habits, self-confidence, manners, caring

\_\_\_\_\_

5. Spiritual – inner peace, sense of purpose, prayer, religious study, belief in God

\_\_\_\_\_

6. Mental – imagination, attitude, continuing education, reading, curiosity

\_\_\_\_\_

7. Career – job satisfaction, effectiveness, job training, understanding job purpose, competence

\_\_\_\_\_

**NOW DETERMINE WHICH AREAS NEED IMPROVEMENT**

# SEVEN STEPS FOR GOAL SETTING

1. Identify the Goal
2. Set a deadline for achievement
3. List obstacles to overcome
4. Identify the people and groups to work with to accomplish your goal
5. List skills and knowledge required to reach your goal
6. Develop a plan of action
7. List the benefits – What's in it for me.

# GOAL SETTING

Look at dream sheet and select only those items you truly want to achieve.

Combine items from both the dream sheet and the self-evaluation to get a comprehensive list of your major goals.

Before you transfer items to your Major Goal Sheet, make sure you can answer yes to these 5 questions.

1. Is it really my goal?
2. Is it morally right and fair?
3. Are my short-range goals consistent with my long-range goals?
4. Can I commit myself emotionally to complete the project?
5. Can I visualize myself reaching this goal?

If so record the item on your Major Goal Sheet.

From the new list select at least 2 goals that you will work on every day.

For each goal you work on daily apply the seven steps to goal setting.

Identify Goal	Identify People
Set Deadline	List Skills
List Obstacles	Develop Plan
List Benefits	

Evaluate all of your goals on a regular basis.

When one goal is reached, replace it immediately with another goal.

Certain emphasis on goals may change so review your entire list regularly and adjust.

If it is a give up goal share it with everybody.

If it is a go up goal share it only with those you love and trust who will give you support.

In order to reach your Goal you have to make a Commitment.

**DO IT NOW!**

# BENEFITS OF GOALS

Goals enable you to:

- Know, be, do and have more...
- Use your mind and talents fully...
- Have more purpose and direction in life...
- Make better decisions...
- Be better organized and effective...
- Do more for yourself and others...
- Have greater confidence and self-worth...
- Feel more fulfilled...
- Be more enthusiastic and motivated...
- Accomplish uncommon projects...

In order to succeed in life you must become a Flee Trainer.

- Flee Trainers are driven from within.
- Flee Trainers are not a SNIOP, they are not Susceptible to the Negative Influences of Other People.
- Flee Trainers understand that you will get everything you want in life if you just help enough other people get what they want from life.
- Flee Trainers don't tell others where to get off, they show them how to get on.
- Flee Trainers don't try to see through other people, they try to see other people through.

# CLASS ONE

# COMPLETING THE APPLICATION

## Pay Methods & Completing Different Types of Applications

### PAY METHODS

If you have directed your potential member to your website, they will of course input their own payment method information. If they are providing that information to you directly here are some tips.

#### **Bank Draft:**

Be sure to collect the name, street address, city and state of the bank to be drafted in order to verify the transit numbers if needed (bank routing numbers).

All transit numbers must be nine (9) digits. Draftable transit numbers CANNOT begin with any number greater than 32. If the member does not know his transit number, but has a check or deposit slip with him, the number is listed at the bottom of the check or deposit slip with the account number and check number.

SCS cards, ATM cards, and most other cash cards CANNOT be used for drafts. The numbers on these cards are generally NOT the account number, and are therefore useless when trying to draft from an account.

If you are having trouble getting bank account numbers from the bank by phone, ask if you can fax the application with the signature for verification. Usually, the bank will then call you back with the account numbers.

Bank drafts are sent for collections monthly a few days prior to the enrollment date. Occasionally, when the draft day falls on a weekend, the draft may hit on Friday before the weekend.

Canadian banks can now be drafted. **It is important to attach a voided check or deposit slip of the Canadian account to the application.** Canadian checks marked "U.S. Funds" can be cashed and are gladly accepted. These applications can only be input by the home office.

Bank draft authorizations must be signed by the **SIGNER ON THE BANK ACCOUNT ONLY**. Do not sign for the member or write "Per Phone Call To Member".

If a customer must call their home or bank for account numbers, stay with them at the phone to answer any questions or objections from the spouse or bank.

If the member wants his account to be drafted on a specific date, this can only be handled by the home office. Associate services will inform you how to process these applications.

Be sure to send the appropriate copy of all applications to the home office.

# CLASS TWO

## PAY INCENTIVES & BONUSES

Understanding Your Marketing Plans & Bonuses

### UNDERSTANDING YOUR MCA MARKETING PLAN FOR DIRECT SALES

#### TITLE CODES & TITLES

**Associate:** Independent Contractor who qualifies for commission advance.

**Executive Director:** Associate with 36 or more PGV in the previous month.

**Senior Director:** Associate with 36 or more PGV in the previous month who has 3 or more qualified 1st generation Executive Directors with 36 or more PGV in the previous month are promoted to Senior Director.

**National Director:** Associate with 36 or more PGV in the previous month who has 5 or more qualified 1st generation Executive Directors with 36 or more PGV in the previous month are promoted to National Director.

**National Training Director:** Associate who in any one calendar month has 36 or more PGV, an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, of \$19.95 per month or greater and who has 20 or more qualified 1st generation Executive Directors with 36 or more PGV in that same calendar month, qualify as a National Training Director. National Training Directors are vested for earned commissions and overrides and never have to re-qualify for earned commissions and overrides, as long as they keep an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, of \$19.95 or greater in force.

The graphic below shows the levels you earn overrides on and number of generations you receive overrides on, based upon your title qualification.

#### DEFINITIONS

Personal Sales	Annual Override on Downline Sales			
Associate	Executive Director	Senior Director	National Director	Natl. Training Director*
Commission Advance	36 PGV in the Previous Month	36 PGV in the Previous Month & 3 or More Qualifying Executive Directors With 36 PGV in the Previous Month	36 PGV in the Previous Month & 5 or More Qualifying Executive Directors With 36 PGV in the Previous Month	36 PGV in the Previous Month & 20 or More Qualifying Executive Directors With 36 PGV in the Previous Month
	1st Gen. Overrides	1st Gen. Overrides	1st Gen. Overrides	1st Gen. Overrides
	2nd Gen. Overrides	2nd Gen. Overrides	2nd Gen. Overrides	2nd Gen. Overrides
	3rd Gen. Overrides	3rd Gen. Overrides	3rd Gen. Overrides	3rd Gen. Overrides
On Affiliated sales, last 2 levels of override are reserved		4th Gen. Overrides	4th Gen. Overrides	4th Gen. Overrides
			5th Gen. Overrides	5th Gen. Overrides

\* See National Training Director definition above for exact qualifications

**Personal Membership:** A current, active membership of TVC Marketing is one of the following: Pro-Driver, Motor Club of America Enterprises, Inc. (MCA).

**Active Membership:** Any PERSONAL MEMBERSHIP which is not past due on the payment of the membership dues.

**Renewal:** Any PERSONAL MEMBERSHIP which has been in the system for more than 12 months. Earned commissions on a Renewal membership is paid at 80% of first year earned commission as earned.

**Personal Sales:** Sale of a PERSONAL MEMBERSHIP made directly by an Associate.

**Personal Sponsorship:** When you have recruited and trained an Associate to work directly in your sales organization and they have written at least one sale.

**Personal Group Volume (PGV):** Total PERSONAL VOLUME CREDITS you earn in a given month.

**Personal Volume Credits:** Each NEW MEMBERSHIP sold with an on-going payment method, each annual RENEWAL of a MEMBERSHIP with an on-going payment method, each NEW PERSONAL SPONSORSHIP, and the holding of an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, by an Associate carry Credit Values for PGV as seen below.

#### PERSONAL VOLUME CREDIT TABLE

PGV CREDIT TYPE	PRODUCT	CREDIT VALUE
Personal Sale	Any MCA	1
Personal Sale	Any TVC Pro-Driver	1
Renewal (at Anniversary Month)	Any MCA	1
Renewal (at Anniversary Month)	Any TVC Pro-Driver	1
Personal Sponsorship (New Associate)	N/A	1/6 of their PGV the first 3 months
Active Personal Membership in previous month	N/A	6
First Generation Associate with 36 PGV	N/A	6

**Active Associate:** To be an Active Associate you must meet one of the following:

1. Having sold a NEW MEMBERSHIP, with an on-going payment method, in the previous three (3) months and have any ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method; **OR**
2. Make 1 new sale with on-going payment method in the previous month or sponsor 1 new associate in the previous month; **OR**
3. Be a new Associate in your first three (3) months with the company.

**Qualified For Overrides on New Sales:** Any ACTIVE ASSOCIATE with 36 PGV in the previous month; or a New Associate in their first 3 months with the company; or any ACTIVE ASSOCIATE can receive overrides on qualified sales by a newly recruited 1st generation recruit during that recruits first 3 month with the company.

**Qualified For Earned Commissions on Direct Sales:** Any ACTIVE ASSOCIATE with 36 PGV in the previous month and having an ACTIVE PERSONAL MEMBERSHIP, with on-going payment method, worth \$9.95 or greater.

**Debit Balance:** Any amount of money you have been advanced, charged, or bonused over and above what you have earned.

**Company Incentives and Promotions:** Company programs which will vary from time to time at the Company's option, and are subject to change without notice. (Advances, commissions, rewards, bonuses, etc. are considered Company Incentives and/or Promotions).

**Statement and Commission Checks:** Any commissions or adjustments will be viewable in your back office on your website, at the companies option and are subject to change without notice.

**Earned Commission:** Associate's earned commission pays back their debit balances based on collected funds. Anything that is sold "as-earned" and never advanced, is paid "as-earned" for twelve (12) months as long as you are an ACTIVE ASSOCIATE. Once your debit balance is zero, all earned commissions are paid to you, as long as you are an ACTIVE ASSOCIATE with an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, worth \$19.95 per month or more and you qualify with 36 PGV the previous month, or you have qualified for vesting as National Training Director.

**Advance Commission:** When qualified, the sale of a MCA Total Security membership will pay a maximum advance commission of \$35. When qualified, the sale of a MCA Security Plus membership will pay a maximum advance commission of \$25. When qualified, the sale of a MCA Security membership will pay a maximum advance commission of \$15. When qualified, all levels of override will be paid "as-earned".

## ADDITIONAL INFORMATION

1. Checks of \$10.00 or more may be paid via Direct deposit, or PayPal for Canadian Associates.
2. A Data Processing Fee will be deducted from weekly commission checks, according to the following chart:

WEEKLY COMMISSIONS	FEE
Up to \$100 .....	\$ 3.00
\$101 to \$200 .....	\$ 6.00
\$201 to \$300 .....	\$ 9.00
\$301 to \$400 .....	\$12.00
\$401 and above .....	\$15.00
3. Chargebacks:  
MCA sales do not qualify for chargeback bonus.
4. The week the payment clears for an application is the week it will count and pay your commission.

## BONUSES

### Health Bonus

Sales of MCA memberships do not qualify for Health Bonus.

### Cash Winner Bonus

Sales of MCA memberships do not qualify for Cash Winner Bonus.

Sales qualify for Advance Commissions when they are being paid with valid Visa, MasterCard and Discover credit cards, as well as, electronic fund transfers from your established personal checking account. Commissions on all other forms of payment are paid as-earned, such as but not limited to, prepaid credit cards, gift cards, one-time pay cards, on-line banking accounts, offshore accounts, etc. Any individual who gives away memberships or charges multiple memberships to the same credit card or bank account will also be paid as-earned. Group sales are paid as earned.

Marketing Plans, Bonuses, Incentives, Product Availability, Policies and Procedures and etc., may be amended by the Company from time to time without notice at its sole discretion and without consent of Associates or any related party.

# **CLASS THREE**

## **YOUR SUPPORT SYSTEM**

**Who's Who at MCA, Conference Calls, Understanding Your Website, Enter an App Online**

### **WHO'S WHO AT TVC**

Home Office ( <b>for Associates only</b> ):	1-866-467-2221
Home Office (for Members):	1-800-227-6459
Lynn Havener, Associate Services	Ext. 579
Jeff Cochran, Vice President Motor Clubs	Ext. 4450
David Kircher, President	Ext. 511

Our 800# is open 24 hours a day, 7 days a week. There is always someone there who can help. If you have a customer who has a question, please offer help. The Home Office is there to help you and the customer. TVC prides itself in outstanding customer service.

#### **CUSTOMER SERVICE**

Customer service is a sale waiting to happen. Any great company excels in Customer Service (just look at Sears, American Express and Southwest Airlines).

You may be the only one representing MCA that actually comes into contact with the customer, so be sure you have the tools necessary to provide information. If a customer comes by with a complaint, listen. Take down the information and call Associate Services. They will help to assess the problem and determine what needs to be done.

Make sure the customer understands the product. Always validate their feelings and resell the membership. Make sure they understand the value of their membership.

### **CONFERENCE CALLS**

You can hold weekly and monthly conference calls with your teams. These are designed to offer training and recognition, as well as keeping Associates informed on their standing for the month (are they close to reaching a bonus, etc.?). Most importantly conference calls bring your team together.