

# Q & A...

## Your Questions Answered

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A Nothing-Held-Back, No-Holds-Barred Look Inside The TopLine Opportunity To Help You Determine What It Takes To Succeed And Whether Or Not TopLine Is Right For You

*Successful people base their lives on quantifiable results... not time, effort, or motion.*

**TopLine**  
**Business Solutions**

# Q&A... Your Questions Answered

**Q: *How much is the TopLine training fee?***

**A:** Your investment in the TopLine Business Solutions Consultant's Training is a fraction of what other franchises, licenses, or business opportunities charge and is priced from \$20,000 - \$35,000 LESS than many other coaching, consulting or training franchise or biz ops. We realize that "price" is a very real consideration. However, it should not be the only determining factor as to whether or not an opportunity is right for you. We will be happy to discuss your financial commitment and once you determine if the opportunity meets your other criteria and we receive your completed Expression of Interest form.

**Q: *Can we work out a deal where I come through training for no up-front money, and then pay you double or triple the amount of the investment as I earn it?***

**A:** We are asked this question a lot. And the reason we don't have such an arrangement is because of the "Skin-In-The-Game" factor. Experience has shown that when a person has either very little, or in this case – nothing – invested, the chances of them making the program work is extremely slim. To the contrary, the more someone has at stake... the more they have to lose... the more "skin in the game" they have, the greater their chances of creating a business that produces a significant and sustainable income. So to protect the good name of TopLine, the reputations and future marketing efforts of our onboard consultants, and to help ensure that only serious "players" are allowed into the TopLine "family", we require payment prior to attending training, no matter how "lucrative" or "attractive" an offer someone presents to us. As a consultant, similar offers may occasionally be made to you by your prospects. Learning how to deal with these situations is a valuable skill you will learn in your TopLine training. And it all begins with your investment in the TopLine program.

**Q: *Will you supply me with a breakdown of all costs necessary to open and run my business?***

**A:** The costs associated with your consulting business will vary according to how involved you wish to become. Other than a car and your basic office equipment; i.e., computer, printer, telephone, fax machine, etc., and some minimal printing costs for business cards, letterhead and promotional materials, there is very little cost. Of course, if you decide to work from an office and hire staff or associates to assist you rather than work solo from your home, you will obviously have the related expenses.

## Run Your Business With Minimal Equipment

- Car
- Basic office equipment
- Computer
- Printer
- Telephone
- Fax machine
- Business cards

**Q: *How much working capital will I need, and what help can you give me in estimating my projections?***

**A:** The amount of money you will require is highly individual. Some consultants get their business up and running in a very short time, because of the experience, confidence or contacts they have prior to joining TopLine. Others may take somewhat longer. As with any business endeavor, you should have at least a minimum of three to six months of living expenses set aside, plus whatever it will take for you to acquire your business equipment, and a nominal amount for marketing your services. Of course, this latter amount will depend on which methods you choose to market your services, how much you choose to do, and how effective your efforts are, and whether you're starting out full-time or part-time.

**Q: *Will I have to sign a long term binding contract?***

**A:** TopLine doesn't believe in binding or long-term contracts that obligate you to a restriction of trade or other monetary considerations. Our simple two-page Agreement is easy to understand and eliminates the need for you to incur costly legal fees to understand the "fine print." Our agreement lasts forever unlike other franchise or business opportunity agreements which typically only last for 3-5 years!

**Q: *Do I have to pay a deposit or upfront payment, and if I do not proceed will I lose my deposit or any part of it?***

**A:** No upfront fees are required to begin the due diligence process. If you decide to attend the TopLine training, we will assess your attributes, experience and characteristics. Once you are accepted by TopLine and submit your fees in full, we will release your pre-course study materials and assignments to you so you can begin preparing for your scheduled workshop.

**Q: *Is my investment in the TopLine program tax deductible?***

**A:** If you are a business entity, most likely it is. However, you should check with your accountant or CPA to find out exactly how to treat your training investment and the travel and lodging expenses you incur to attend.

### **A Proven Fast-Start Program For Success**

Come to training with information about your client's business and leave with ready-to-implement ideas that will generate an immediate income for you.

### **Pre-Course Materials Show You How**

**Q: *How long will it take to begin marketing activities and/or consulting from the time I sign the Letter of Agreement?***

**A:** Prior to attending training you will receive your pre-course materials. Included, are instructions on how to "bring" a sample client with you to training as a case study. During training you'll be able to develop strategies and systems that can be implemented in your "client's" business as soon as you arrive back home. Depending on your arrangement with your

"client", you may be generating income in your first 3 to 5 days.

**Q: *What will training consist of and how long will it last?***

**A:** Initial training for new consultants is held every two months, and consists of 3 intensive days of training on the TopLine systems and methodologies for acquiring prospects, consulting with them to determine their areas of need, offering effective solutions to their problems and challenges, and getting additional business and referrals from them.

**Q: *Are all training costs included in my training fee?***

**A:** There is only one fee paid to TopLine. That covers your training, lunches, materials and follow up support. Your transportation, lodging and meal costs are your own responsibility.

**Q: *What is my expected break-even and how long should it take me to reach this figure?***

**A:** In many cases, it may only take one client to reach break-even on your investment. In other cases, it may take just a few clients or the sales of a few products. How quickly you get up and running depends largely on you and your motivation. How many clients it takes for you to break-even depends largely on the clients you target, how you present yourself and your services and how well you perform. There are no guarantees, promises or projections available from, or made by TopLine regarding return on

### **One Fee Covers Everything**

No expensive fees or separate costs for materials, training or support. No "upsells" or "pitching" will be made at, during or after your training. You can leave your check book and credit cards at home!

your investment, nor should any statement made herein or in any other correspondence, either written or verbal be construed as such. When you complete your initial training, you should be ready to hit the ground running by the first of the following week.

**Q: *Do I have to contribute to any other costs such as advertising and promotional expenditure that you incur, and if so, how much?***

**A:** Since you will be operating as an independent contractor, you are responsible for your own advertising and promotional activities and their related costs. And since you will be working with only a handful of clients and building a largely referral-based business, advertising and promotional activities and costs will be minimal.

### **No Inventory Or Products To Print, Purchase Or Stock**

The REAL money is in producing results for your clients... not pitching additional products. No need to maintain an expensive inventory of "stuff" that you can't move.

**Q: *Will I be required to maintain an inventory of products?***

**A:** Your TopLine business is largely based on analyzing your clients' businesses, identifying challenges or problem areas, developing workable solutions for solving those problems, and helping install systems that make their business run more smoothly, more efficiently and more profitably.

You will have no products to stock and no inventory to carry. All reports, manuals and programs that you may want to give or sell to your clients are provided on CD-ROM or can be downloaded from a special member's section of TopLine's website, and unlimited copies can be printed as you may require them.

**Q: *After I have completed my TopLine training, what ongoing support will I be provided with?***

**A:** With TopLine, the support never ends. In addition to our scheduled teleconference calls, newsletters, periodic mailings and training sessions, if you have need of help, advice or suggestions in client acquisition or in how to help a client solve a particular problem or challenge, assistance is available from TopLine Corporate. TopLine is committed to training you to be a Business Development Consultant. That means that you need to have the skills and know-how to consult other businesses. With TopLine's comprehensive training and ongoing support, you are fully trained and supported. The faster you can begin thinking and functioning as a consultant, the less support you will require which leads to more confidence and more effectiveness, and the more autonomous and self-functioning you will be.

**Q: *Will I be required to maintain a business office?***

**A:** Whether you choose to operate out of an office or your home is a personal choice. Because most of your client interaction will be done at your clients' businesses or over the telephone, there is no need for a formal office. You should, however, have some type of secure and quiet place either at home or at another location, where you can converse on the telephone and operate your business uninterrupted.

### **Call Your Own Shots**

- Operate from home or an office
- Run your business solo or with employees
- Full time or part time
- Choose your own company name

**Q: *How many employees will I need to operate my business effectively?***

**A:** How you choose to run your business is an individual matter. You can run your business solo, or if you choose, or you can hire a full or part time assistant to act as receptionist and/or to do administrative and

follow up work. The choice is completely up to you.

**Q: *Will I be required to run my business full time, or can I work on a part-time basis?***

**A:** There's no need to quit your regular job to begin your consulting business. If you choose to dive right in and make your consultancy your full time occupation, you may certainly do so (and the majority do). But if you feel more comfortable with a steady income from another job while you get your consultancy up and running, that option may work better for you. Part time consultants can be very successful with the TopLine system.

**Q: *I would like to use my own company name. Is that possible under the TopLine program?***

**A:** Branding, or the use of a recognizable corporate name works well and is a must for some businesses, because we trust certain brands. For instance, if you want a certain type of hamburger or sub sandwich, you know that you can depend on a certain quality from well-known and branded restaurants. However, since TopLine trained consultants work with only a handful of clients at a time, a national brand is not as important. The opportunity to "brand" your own name, and then work under and become known by that "brand" is not only beneficial, but desirable.

**Q: *Do you provide instructional and operational manuals, and can I see them prior to signing?***

**A:** TopLine provides you with a complete library of references, software, templates and manuals that will lead you step by step through the client acquisition and consultation processes. In addition, you will receive other information, manuals and aids that will provide you with in-depth knowledge and ideas that you can use to further your business and expertise. Arrangements can be made for you to view these materials prior to joining TopLine by appointment at the TopLine Support Center in Mesa, Arizona.

**Q: *Will the territory offered be for my sole and exclusive use?***

**A:** Unlike other franchises, licenses or business opportunities, TopLine does not operate by territories, nor do we restrict any of our consultants by any other geographical means. You are free to operate in any location worldwide, and with any type of business you choose without exclusivity or restriction.

**Q: *Is there an additional charge or fee to bring an associate or business partner to training? How about my spouse?***

**A:** You are welcome to bring your spouse or a bona fide business partner to training with you at no additional cost. However, your investment covers one set of manuals and materials. If you would like another set for your guest there is an additional discounted fee required.

### **Bring A Partner To Training**

Bona fide partners or spouses are welcome and encouraged to attend training with you. An extra brain and a second set of eyes can help you get more value from your training and get your business up and running much faster.

**Q: *How do you handle grievances with existing licensees?***

**A:** TopLine is a professional organization and as such, we attempt to operate at that level. Consultants associated with TopLine are also expected to be professional and to function at a mature, ethical, and professional level. Therefore, when a dispute or disagreement arises between consultants, it is expected that they will work out their problems together and not involve TopLine. However, if TopLine's name or reputation is involved, TopLine reserves

the right to intervene and attempt to resolve the grievance. If necessary, TopLine, at their sole discretion, may present the matter to outside arbitrators for resolution.

### **The Potential For Business Is HUGE And Growing!**

More and more businesses are springing up every day. And on the flip side, they are closing faster than ever before. Increased competition, higher costs and more educated buyers are making it difficult for businesses owners to make ends meet. And in order to turn a profit, many of them are cutting expenses, laying off people and trying to do more of the work themselves. They're putting more time into their businesses, and getting less out. They need your help... and they need it desperately and quickly!

business coaching firms in that they offer services that can help their clients operate more effectively, more efficiently and more profitably on several levels. Because of that, the services that TopLine trains you in are in demand in any economic situation or competitive environment, and stand head and shoulders above any other consulting or business coaching service available.

**Q: Do you see any threats in the current marketplace?**

**A:** There are millions of businesses throughout the world that operate on a daily basis regardless of the competition they face or the economic conditions they find themselves in. Nearly every one of these businesses face similar challenges – they're not realising enough profits and/or the owners of the business are working too hard or too long in their businesses and they don't have enough time for themselves. TopLine trained consultants offer a unique service unlike any other consulting or

**Q: How many clients do I need to make a comfortable income?**

**A:** "Comfortable" is a relative word. What is "comfortable" to one person may be basic subsistence to another, or it may be living high for someone else. If you work the TopLine System correctly, you will only need 4-6 clients at any one time, and that should easily earn you a six-figure annual income.

**Q: How long will it take to recapture my investment?**

**A:** If you work the TopLine System even moderately effectively, you should be able to recover your investment in TopLine within 2 to 4 months. If you work the system aggressively or come into the business with a number of warm contacts, you may be able to reclaim your investment in 30 days or less.

**Q: How much of a demand is there for the services TopLine consultants provide?**

**A:** The value of the services you will be able to provide your clients is highly desirable and very much in demand. Business owners everywhere and in nearly every industry or profession are struggling, trying to make the investment in their businesses pay off. They are desperately looking for the next "magic bullet" that will give them the competitive advantage they need to compete in today's highly competitive and often cutthroat marketplace. In looking for that bullet, they very often pass over the truckloads of money that are just lying there waiting to be picked up. That's where you come in. You will be trained to locate and pick up those piles of cash and give the

### **A Huge And Growing Need For Your Services**

- Businesses everywhere are struggling
- Competition is cutthroat
- Price-cutting is commonplace
- Customers are more knowledgeable
- Customer loyalty is a thing of the past
- Employees are more demanding
- Dishonesty is rampant
- Laws are not business owner-friendly
- Lawsuits are at an all-time high
- Frustration and anxiety is the norm
- Business owners' ROI is at an all-time low
- Owners don't have adequate skills
- Opportunity for you is at an all-time high

business owner a windfall profit, and then help them create steady and ongoing streams of income that will continue to pay them over and over again - and in the process, you will be paid handsomely for your efforts.

**Q: *Who are my potential clients? What types of businesses will I be working with?***

**A:** The TopLine Business Development System works for nearly any type of business in virtually any industry or profession. Depending on your experience and confidence levels, in the beginning stages of your consultancy you may be more comfortable working with small to medium sized businesses. However your ideal (and most profitable) clients will be businesses that:

1. Generate an annual revenue of \$250,000 to \$25,000,000.
2. Have reached “sticking points” or stagnation in their growth.
3. The owners or managers either don’t know what to do to turn the situation around or they’re so busy working IN their business doing the day to day operational things, that they don’t have time to step back from their business and work ON it.
4. Recognize that if they continue doing what they’ve been doing up to this point then they’ll continue getting the same results that they’re now getting.
5. Know that in order to have a “breakthrough” in their business, they need a new or fresh perspective – an “outsider’s look” at the way they do things.
6. Are already doing some kind of marketing; i.e., direct mail, telemarketing, direct sales force, radio, etc., but the methods they are using are not producing the results they want, they need or that they expect for the time, effort and money they are spending on it.

In your initial training, this subject is covered in great detail, but in summary, your ideal client is a business that has a need, the owner recognises that need but either doesn’t know what to do about it or doesn’t have the time to fix it, and that already has certain systems in place that can be made to work more effectively, efficiently and profitably, or a business that would simply like to increase their sales and profits (IN OTHER WORDS JUST ABOUT EVERY BUSINESS).

**Getting Clients Doesn’t Have To Be Difficult**

Your TopLine training gives you more than two-dozen time-tested and proven strategies and systems for getting your message in front of your prospective clients in such an effective, cost-efficient, and compelling manner, that they are practically “forced” to want to learn more about how you can help them.

**Q: *How will I contact prospects or potential clients to discuss the possibility of working with them?***

**A:** We use a number of very effective methods for gaining a prospect’s favorable attention and winning an appointment. However, if you do an effective job for your clients and produce the results TopLine’s methodologies are capable of, this question should only concern you for the first handful of clients. After that, you should be operating almost entirely by introductions from your clients to others who can benefit from your

services. Considerable time is spent in training on this subject.

**Q: *What are my chances of succeeding in this business?***

**A:** “Success” is a personal thing – everyone has their own definition of what it means to them. The TopLine opportunity gives you the ability to have both Time-Freedom and Money-Freedom – both are important. All the money in the world will do you little good if you don’t have the time to spend it. Likewise, you can have an abundance of available time but if you are broke, the time is of little value. As a Marketing and Business Development Consultant, you can earn as much or as little as you want, and you have the ability to set your own hours and working terms. Remember – if you have a business that can’t run without you being there, you don’t have a business – you have a job. TopLine makes having a business a reality.

**Q: *Is there any guarantee of success on the TopLine systems?***

**A:** Yes and no. Because there are so many factors that are personal to the individual consultant and that lie beyond the direct control of TopLine, we cannot guarantee your success as a consultant. However, we do guarantee that the TopLine systems work. They have been tested and proven in almost every kind of business, in dozens of countries worldwide, and in nearly every type of industry and profession from the smallest of one-person enterprises, to the largest of corporations. The determining factor is not whether or not the TopLine systems will work – it’s whether or not the consultant will work the systems as intended.

**Q: *Everything sounds good, but I’m still concerned about one thing... the money. Isn’t what you’re asking me to spend for the TopLine training a lot of money?***

**A:** That’s a fair question, and it certainly deserves a fair answer. But before answering the question, it needs to be considered in its proper perspective. And to do that, let me make a couple of points. First, and you need to be very clear about this, you’re not “spending” money on “training”. In actuality, you are making an investment in a system that has the very real potential of earning you hundreds of thousands of dollars even in your first year. And second, the amount of money we require you to invest is a lot... IF you consider that one factor by itself. BUT... if you look at the total amount of your investment compared to the potential for earnings, that investment quickly pales in comparison.

Consider the 12-month return you could get by placing for example, an amount of \$10,000 in the following:

<b>Investment vehicle</b>	<b>Interest Rate</b>	<b>Annual Return</b>
Interest paying checking account	2.32%	\$232.00
One-year CD in a bank or savings institute	4.83%	\$483.00
Series EE Savings Bonds	3.40%	\$340.00
Stock market investment	10%	\$1,000.00

In your TopLine training you’ll be shown exactly, step-by-step how to recover your entire investment within your first 30 to 45 days, and into an honest and very real 6-figure income within 90 to 120 days. The TopLine materials, training, support, and teamwork are based on Martin Howey’s 42+ years of experience and tested and proven by more than 760 consultants in 26 countries worldwide. It works for them and the only reason it won’t work for you is if you don’t make the investment, get involved and put the system to the test.