

# Welcome

Thank You for attending we will begin shortly

A woman with long blonde hair is sitting in a modern office, working on a laptop. She is wearing a white top and white pants. In the background, two other women are sitting at a desk, looking at their laptops. The office has a white brick wall and a large window.

# What is the New Career Model?

# Remote working will be the new norm in the post-Corona world

For most businesses, migration to home working has gone remarkably smoothly



The World is  
Changing.....  
Are you  
Changing?



- IBM conducted a survey among 25,000 people to gauge how perspectives about work, transportation, and leisure changed since the outbreak of the coronavirus.
- 54% of adults want to work remotely most of the time after the pandemic, according to a new study from IBM
- Working from home could make workers happier and save employees and employers money.
- Of those surveyed, 75% said they would like to continue to work from home in at least a partial capacity, while 40% of respondents said they feel strongly that their employer should give employees the choice to opt-in to remote work.





“There’s no chance  
that the iPhone is  
going to get any  
significant market  
share. No chance.”

Steve Ballmer,  
CEO of Microsoft,  
2007





Ad • LendingTree

**yahoo!finance**

# Gates Foundation Buys Up Amazon, Apple, Twitter Stock; Trims Berkshire Hathaway Stake

support@smarteranalyst.com (Ben Mahaney)

**SmarterAnalyst** • May 25, 2020, 10:02 AM PDT

The Bill & Melinda Gates Foundation Trust has built up new positions in tech giants Amazon.com Inc. ([AMZN](#)), Apple Inc. ([AAPL](#)) and Twitter ([TWTR](#)) in the first quarter of the year, while trimming its investment in Warren Buffett's Berkshire Hathaway.

In the first three months of the year, the Gates Foundation Trust bought up 501,044 in Apple shares, according to a SEC filing. The iPhone





# CHANGING DISTRIBUTION

THEY DIDN'T CHANGE



Filed for Chapter 11  
Bankruptcy

Speed and convenience



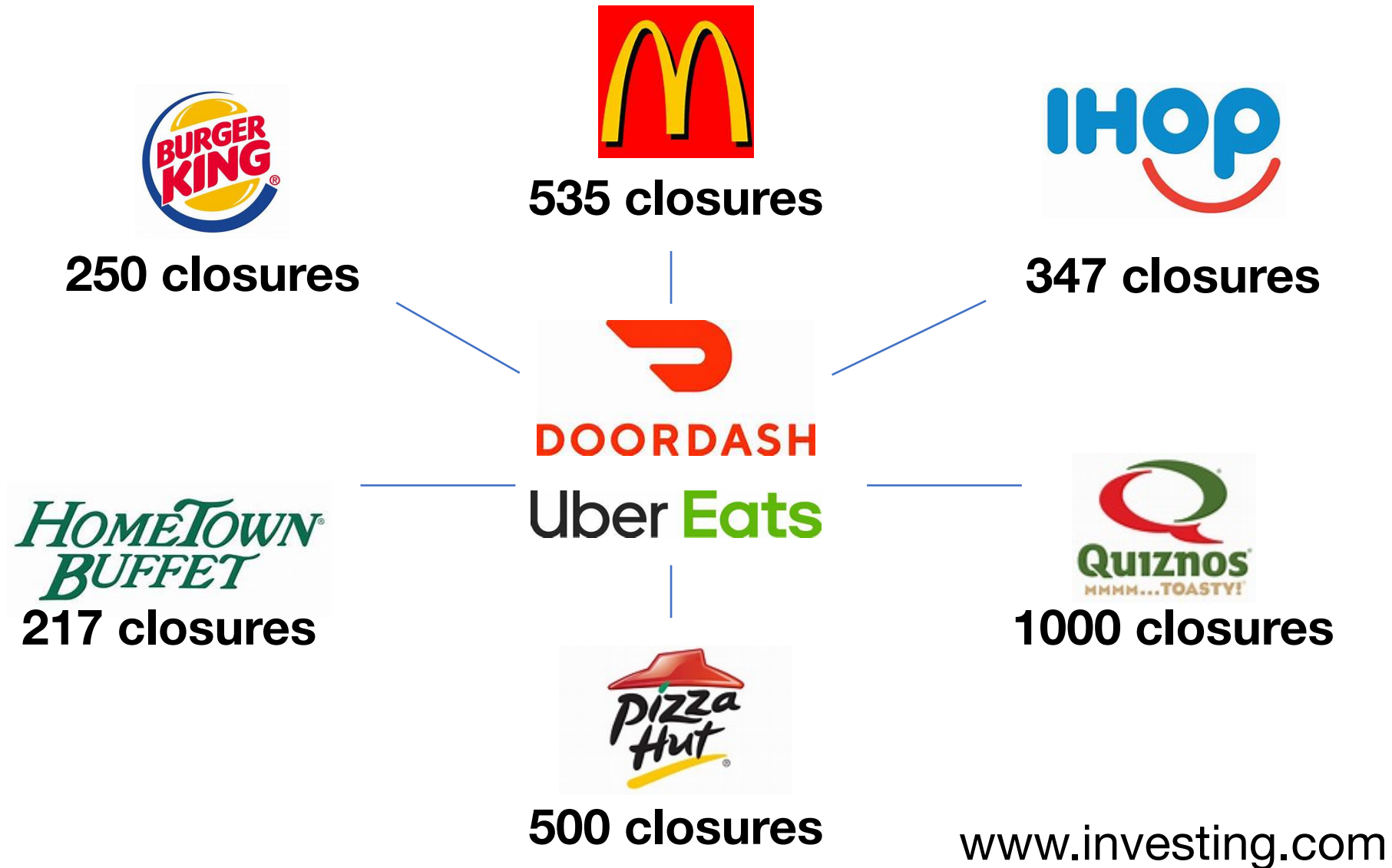


# CHANGING DISTRIBUTION

Over 20,000 Store Closures in 2020



# CHANGING DISTRIBUTION



# CHANGING DISTRIBUTION





# The Goal is to become a 2% which allows you to live your life on your terms



**Travel**



**Education**



**Hobbies**



**New Cars**



**Family & Friends**



**New Homes**



**Charities**

# How to Become a 2%- Become an Owner

---

## CASH FLOW QUADRANT\*

### **EMPLOYEE**

**Has a job.**

Income based on position, not the person.

### **BUSINESS**

**Owns a system. Has others working for him/her.**

Unlimited income potential via manufacturing, marketing, etc.

### **SELF-EMPLOYED**

**Owns a job.**

Dentist, doctor, lawyer, hair stylist, real estate agent, salesperson.

### **INVESTOR**

**Has money working for him/her.**

Enjoys complete freedom and lives the dream.

# Our Business Model

---

**What if you could find a legitimate professional business that:**

**80% of North America is in your Market**

**You can work from home -Totally Online- No Overhead**

**No Product to Buy, Assemble or Ship**

**Work when you want and as often as you want**



# Our Business Model

---

**What if you could find a legitimate professional business that:**

**Provides a scalable marketing and business system**

**Utilizes the latest technology**

**Is an Intangible Product that Requires a Professional License**

**Has a Multi-Billion Dollar Product Support System**

TIME FOR  
REVIEW





Our Business.....To Educate North America on Money



# Build Your Financial House

---



On a scale of 1-10,  
10 being the highest,  
how would you rate your  
confidence level that you will  
become debt free and financially  
independent?

# STEP 1: Know Your Financial Independence Number

Everyone's goal is to have enough money that works, so they don't have to. Your FIN defines the amount.

Age 30  
Financial Independence Goal is age 60.

Ideal annual income: \$100,000

After inflation of 3%, this is \$243,000.

The money needs to last for 30 more years. THIS IS A VERY LONG VACATION.

## Retirement Needs

Jack and Donna Ryan

### Objective

- \* Save enough for a secure and comfortable retirement.

### Needs Analysis

#### Monthly Income Goal & Benefits

Current employment income	\$3,000
Income goal %	50%
Income goal in today's \$	\$2,000
Income goal in future \$	\$6,000
Social Security benefits	Exclude
Monthly pension benefits	Exclude

#### Assumptions

Retirement Age	67 (30 yrs)
Life Expectancy	87 (20 yrs)
Current retirement savings	\$0
Current monthly savings	\$0
Inflation rate	3%
ROR before-during retirement	9%/6%

- \* Due to inflation, your projected income need will be \$6,000 per month the first year of your retirement.
- \* To provide your retirement income goal for 20 years (to age 87), you need to accumulate \$1,079,000 by retirement age 67. This is your Financial Independence Number.\*\*
- \* One way to do this is to save \$585 each month. This is \$585 more than you are now saving. This would increase your retirement savings to 12% of your current employment income.

### The Rule of 72

The Rule of 72 approximates the number of years it takes to double your money. If you earn a 12% rate of return your money would double every 6 years.  
(72 ÷ 12% = 6 years)

	$12 \div 2\% = 20 \text{ years}$	$12 \div 4\% = 12 \text{ years}$	$12 \div 6\% = 8 \text{ years}$
Beginning	\$1,000	\$1,000	\$1,000
Year 6			\$2,000
Year 12		\$2,000	\$4,000
Year 18		\$4,000	\$8,000
Year 24	\$8,000	\$16,000	\$32,000

You have 10 doubling periods and your retirement, assuming 12% ROR.

### Retirement fund required \*

#### Monthly savings needed

- at 1% before retirement, 1% during
- at 6% before retirement, 3% during
- at 9% before retirement, 6% during

Retire at Age 62	Retire at SS Age (67)	Retire at Age 72
\$1,089,000	\$1,879,000	\$1,005,000
\$5,456	\$4,183	\$2,884
	\$1,170	\$753
	\$585	\$339

Your FIN is \$2,624,000

To get there, invest **\$1,421** per month for **30 years at 9%** = **\$2,624,400**

This hypothetical example assumes 20 years of retirement income needed, at a 6% post-retirement rate of return and 3% inflation. Hypothetical investment rates assume a nominal 9% rate of return, compounded monthly, and are not indicative of any specific investment. Any actual investment may be subject to taxes and fees, which would lower performance. This example shows a constant rate of return, unlike actual investments which may fluctuate in value.

# STEP 2: Map Your Route to Get There

**The PROBLEM for most people:**



**We know what we want, but get confused at times on how to get there.**

**The SOLUTION:**

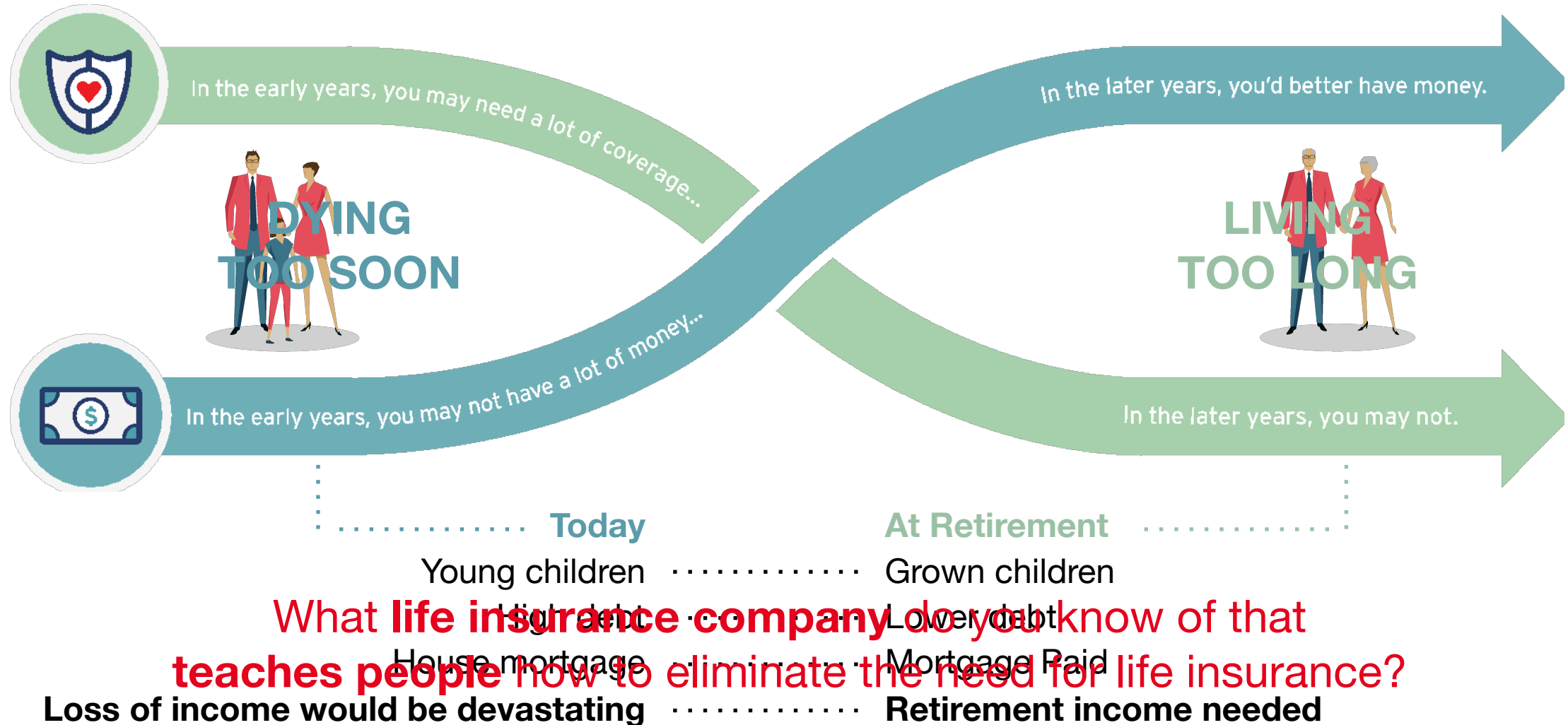
**A cutting-edge digital tool that works like a GPS, but it's for your money.**

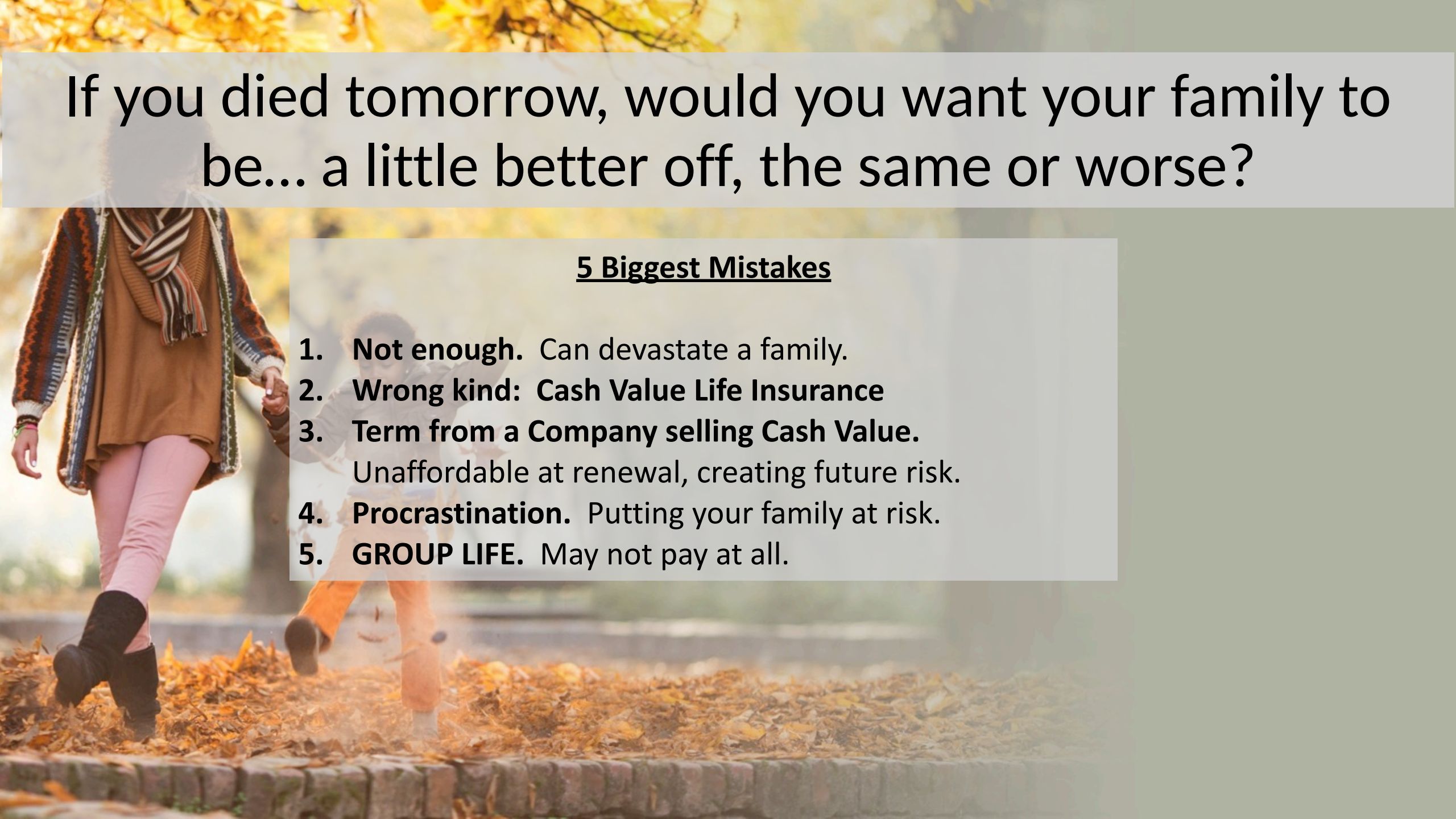


**A clear route from wherever you are to where we want to go, so you can worry less about money and enjoy life more!**



# The 2 Issues Everyone Faces with Money



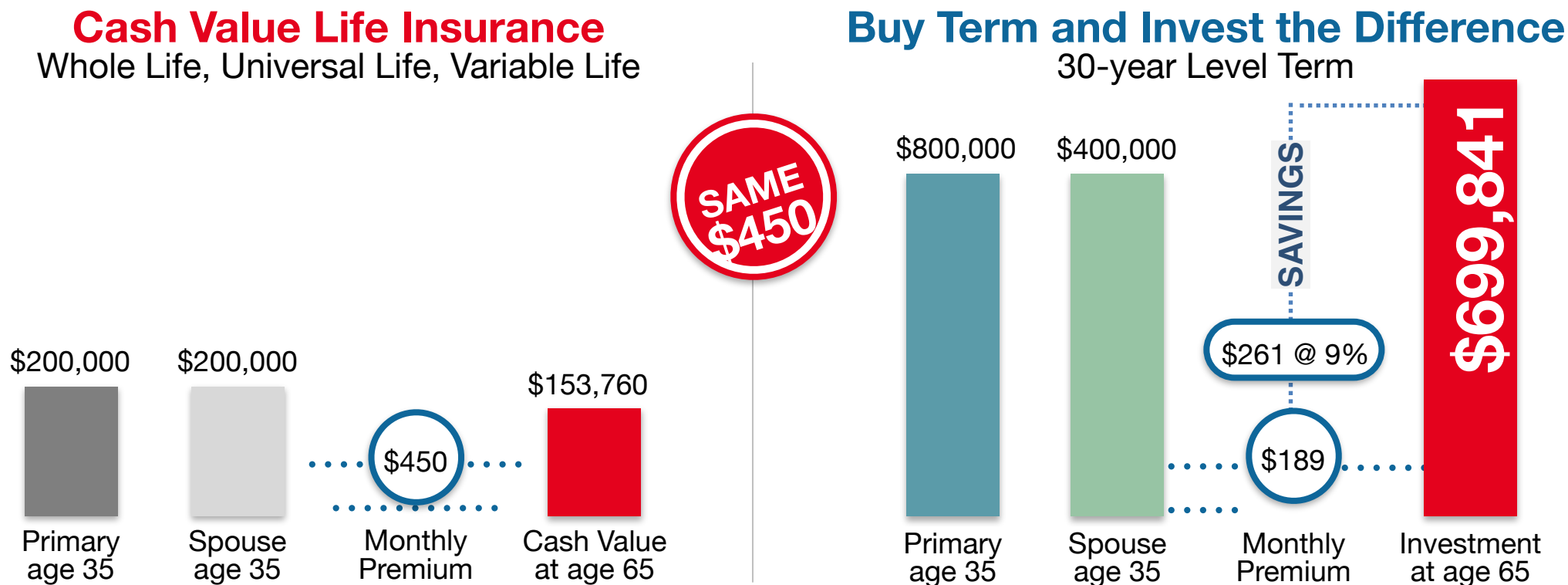
A woman and a child are walking through a path covered in fallen autumn leaves. The woman is wearing a brown coat and a colorful striped scarf, and the child is wearing orange pants. They are walking away from the camera, leaving a trail of leaves behind them. The background is a soft-focus view of trees with yellow and orange leaves.

# If you died tomorrow, would you want your family to be... a little better off, the same or worse?

## 5 Biggest Mistakes

1. **Not enough.** Can devastate a family.
2. **Wrong kind: Cash Value Life Insurance**
3. **Term from a Company selling Cash Value.**  
Unaffordable at renewal, creating future risk.
4. **Procrastination.** Putting your family at risk.
5. **GROUP LIFE.** May not pay at all.

# Life Insurance: There Are Two Options



**Which program would you want?**

Monthly premium and accumulated cash value for cash value policies is an average of whole life policies from three major North American life insurance companies for male and female, both age 35 and standard risk. Cash value life insurance can be universal life, whole life, etc., and may contain features in addition to death protection, such as dividends, interest or cash value available for a loan or upon surrender of the policy. Cash value insurance usually has level premiums for the life of the policy. Term insurance provides a death benefit and its premiums increase after initial premium periods and at certain ages. Primerica monthly premium for 30-year Custom Advantage Policy: primary (17CJ0(30)) and spouse rider (17CK0(30)), both age 35, non-tobacco use, underwritten by Primerica Life Insurance Company, Executive Offices: Duluth, GA. The accumulation figure reflects continued investment at the same rate over 30 years at a 9% nominal rate of return compounded monthly and does not take into consideration taxes, fees or other factors, which would lower results. This example uses a constant rate of return, unlike actual investments, which will fluctuate in value. This is hypothetical and does not represent an actual investment.



# Learn How to Invest– Become an Owner, Not a Loaner

---

## Traditional Financial Institutions



**Banks, Credit Unions, Insurance Companies =  
Historically Low Rates of Return**

# RULE OF 72

## THE MOST IMPORTANT RULE OF MONEY

How long it takes to double money

Years	2%	6%	12%
0	\$20,000	\$20,000	\$20,000
6			\$40,000
12		\$40,000	\$80,000
18			\$160,000
24		\$80,000	\$320,000
30			\$640,000
36	\$40,000	\$160,000	\$1,280,000

How much do most people know about earning a better return on their 401k's, IRA's, etc?

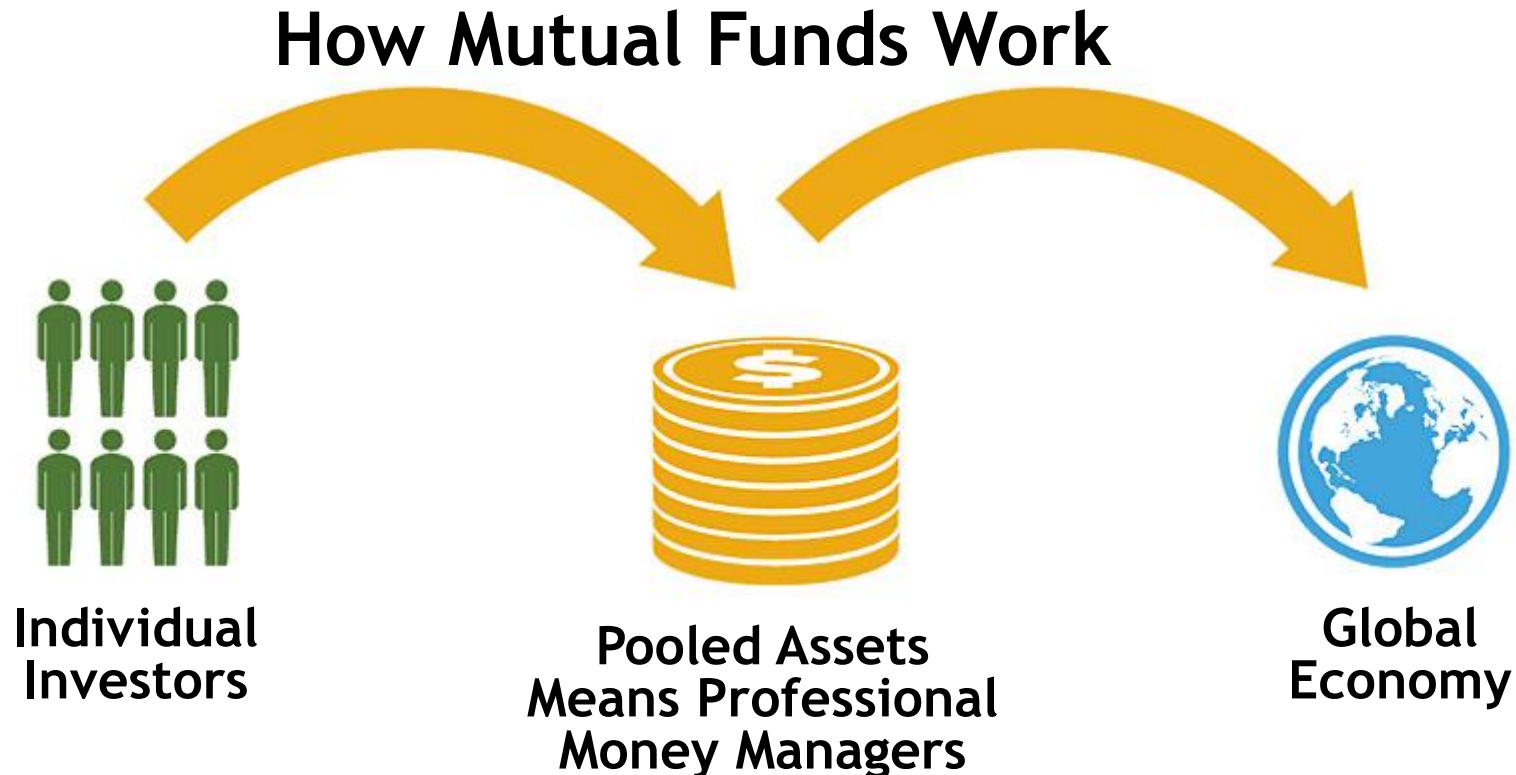
Do you know how much money you need to get professional investment advice from most investment companies?

**\$250,000**

Do you see a problem?

# Where to Invest-How Mutual Funds Work

A mutual fund is an opportunity for you, together with many other investors, to pool your money.



Investing entails risk including loss of principal. Shares, when redeemed, may be worth more or less than their original value.





**We help people build and protect wealth,  
regardless of their net worth.**

**By educating consumers,  
every Family in North America can  
achieve Financial Freedom.**



# We help people build and protect wealth, regardless of their net worth.



# In Summary for Clients

---

**Here's what makes us different.**

**1. We can deliver and present Online directly to their home**

**2. We have all the Financial Products**

**3. We provide Ongoing Financial Education and Follow Up**



# Bottom Line: The Need Is There

---

**Business 101 says find a need and fill it, and  
Create Opportunities for Others and...**

**You make money.**

Is there a need for what we do?

Are these financial concepts helpful for everyone?

Can you see why our clients love us?

Can you see the Opportunity it creates?

TIME FOR  
REVIEW





A woman with long dark hair, wearing a dark blue t-shirt, is sitting at a wooden desk. She is looking at a laptop screen which displays a website. A white mug is on the desk next to the laptop. In the background, there is a brick wall. A semi-transparent grey box with text is overlaid on the right side of the image.

# Plug into “The Marketing and Training System” and Earn Unlimited Income

- **Monthly Kickoff First Saturday**
- **Sunday Night Training**
- **Monday- Thursday Client Series-Links to Invite**
- **Monday-Thursday Business-System Overview-Links to Invite**
- **Tuesday Marketing Webinar**
- **The Entire System is Online and can be accessed and worked from Anywhere**



# How the Appointment System Works

---

**Run the System from anywhere and You  
make Money**

**Technology drives the Business- Personal Links to Invite Prospects**

**12 Week Customer Education Series Online**

**Weekly Join the Team Presentation Online**

**1-1 Follow Up with Zoom and Online Applications**

# How the Training Works- Technology drives the Training- Zoom

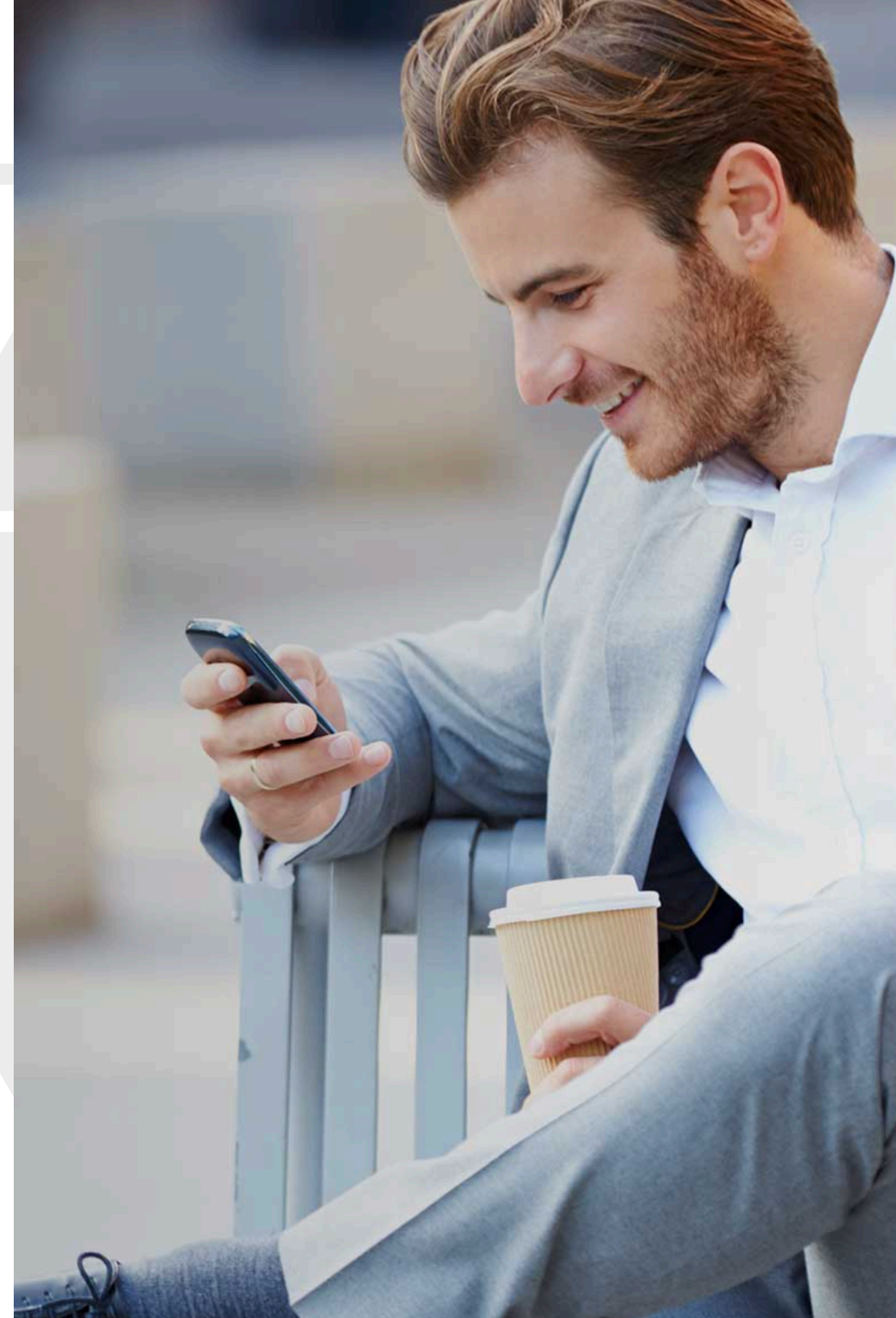


**Online Licensing Training- Life and Securities**

**Weekly 2 Hour Product Training Online- Zoom**

**Weekly 1 Hour Marketing Training- Zoom**

# Earnings Opportunities





# Term Life Insurance Compensation

- Age 35
- 30 Year level premium
- \$1,000,000 Death Benefit
- Monthly Cost \$99.29

## Commission by Level for all Products

The table below shows the estimated commission by level, based on the products selected.

Level	Personal	By Level
REP	\$276.45	\$276.45
SRP	\$387.03	\$110.58
DIS	\$552.90	\$165.87
DIV	\$663.48	\$110.58
REG	\$774.06	\$110.58
RVP	\$1,216.38	\$442.32



# Term Life Insurance Earnings

## Approximate Monthly Spend Per Client \$99 Per Month

Starting part time as a representative at \$276 per transaction to \$1,216 as an RVP  
The entire application is done online through ZOOM

If you could earn between \$276 and \$1,216 each time you helped a family, would that interest you?

*From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.*

# Term Life and Mutual Fund Compensation

---

## Assumes You Help 1 Client Per Week- Done Online

**1-Term Life Policy Per Week - Personal Income Equals \$26,000 Annual Income**

**1- \$500 per month Investment Per Week -Personal Income Equals \$520 per month in Recurring Income**

**Total First Year Personal Income \$29,000**

From January 1 through December 31, 2017, Primerica paid cash flow to its North American sales force at an average of \$6,030, which includes commissions paid on all lines of business to licensed representatives. Figures include U.S. and Canadian dollars remaining in the local currency earned by the representative, not adjusted for exchange rates.



# Investment Compensation

---

**We Represent The Largest Mutual Fund and Annuity Companies in North America**

**\$68 Trillion Market**

**Recurring and Repeat Compensation**

**No Limit to the Size of the Investment**

**Applications through Zoom and Online Applications**

# Investment Compensation

---

## What You Earn

**Based on a \$300,000 Rollover as a Regional Leader**

**Produce One Rollover Per Month Earn Annual Income \$53,550**

**Does Not Include Residual, Recurring or Repeat Investments**

**Applications through Zoom and Online Applications**



# Freedom Comes From Recurring and Residual Income

- You gain Freedom when you have both “Time and Money”
- Freedom Money is Recurring “Do Nothing Money”
- Freedom Comes from “Money Working for You or People Working for You”
- Do you have a Plan?





# Build Your Own Brokerage Firm

---

## Assumes 10 Producers

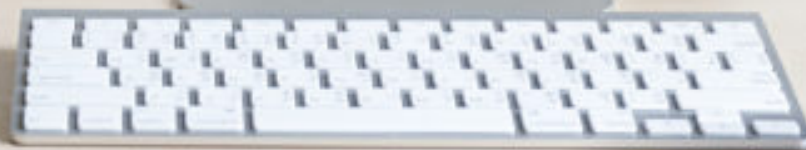
**10 Term Life Policies Per Week Life -RVP Income Equals \$224,640 Annual Income**

**10 Rollovers Per Month Investment -RVP Income Equals \$258,360 Annual Income**

**Total Income \$483,000**

**Does Not Include Personal Production, Residual, Recurring or Repeat Investments**

TIME FOR  
REVIEW





# 99% of Our Reps Started Part Time

---

## **We have 3 Career Paths**

**Spare Time- Help Friends and Family and Learn Themselves**

**Part Time- They have a Consistent Weekly Income Goal**

**Full Time- They Want to Change Careers Quickly and Earn \$10K Plus Monthly**

**Plug in to The System**

# How To Get Started

---

**We Represent The Largest Financial Services Companies in North America**

**Complete an Independent Business Application**

**Submit \$49 for Background Check and \$25 First Month**

**Implement Your Financial Plan**

**Plug in to The System**

# Your Next Step

---

## Interested in the Opportunity

Schedule a follow up 1on1 Zoom meeting with the person who invited you immediately following this webinar while this is still fresh in your mind.

Run your complimentary Financial Needs Analysis.

Fill out an Independent Business Application.

Get Started.

## Interested in the Services

Schedule a 1on1 Zoom Follow up and get your complimentary Financial Needs Analysis.

Become a Client

Attend our Educational Workshops and get Financially Independent