Real Estate Pro Webinar

Todays Agenda

- Why we are approaching Realtors, Real Estate Agents and Brokers
- We will Outline a Financial Plan that could help you the commission only Self- Employed person to create a track to get Debt Free and Financially Independent
- How to avoid Feast or Famine. Real Estate Agent Financial Game Plan…
- Outline an Online Business Plan to add Financial Services to your existing Real Estate Practice either on an Active or Passive basis

Real Estate Agents Need a Financial Game Plan

- 2 million agents are licensed in the United States to sell real estate.
- 106,548 brokerages that’s roughly 18.77 agents per brokerage.
- They work 34 hours a week average income in 2019 was $42,000.
- 87% are independent contractors and are responsible for all of their benefits including retirement plans
- For most they are failing financially and don’t know where to start

Real Estate and Financial Services are the Perfect Match

- A Home Purchase is a Financial Product
- Real Estate Agents have a built-in Client Base
- Additional Financial Products can leverage your relationship and increase customer retention
- Increase Referrals Substantially by standing out from the crowd
- Provides the ability to earn Additional Income
- Financial services is the most residual rich businesses in the world
- Fortune 500: GM, Ford, Chrysler , GE, Dell Computers, COSTCO
- GMAC: Car loans, mortgage, insurance, real estate…everything!

Our Company is Tech Driven and Real Estate Loves Tech-How Real Estate Agents use tech….

- 93% communicate through email
- 92% through texting if they're 49 years of age or younger
- 76% of females and 73% of males use Social Media
- 48% of all real estate firms have cited that keeping up with the tech industry is one of the biggest challenges in the next two years.

Our Business…….
Educate North America on Money

STEP 1: Would you like to Know Your Financial Independence Number?

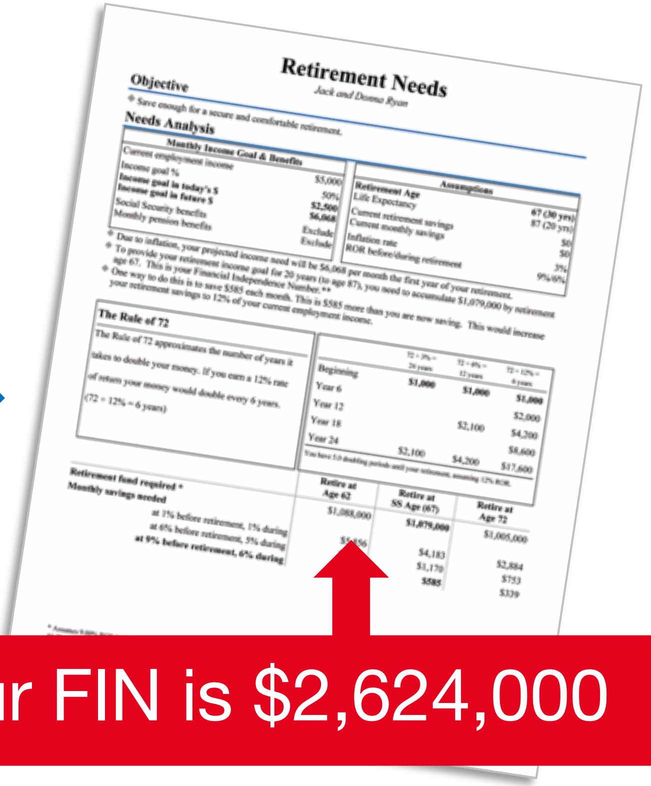
Everyone's goal is to have enough money that works, so they don't have to. Your FIN defines the amount.

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

Needs Analysis

Your FIN is $2,624,000

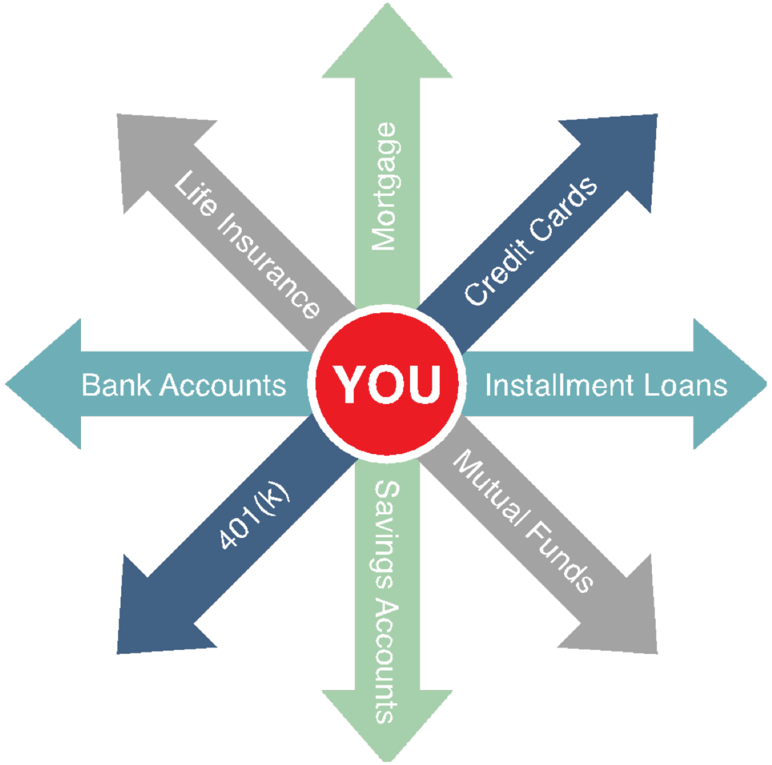
To get there, invest $1,421 per month for 30 years at 9% = $2,624,400

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:

No Clear Direction



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 you want to go, so you can worry less about money and enjoy life more!

STEP 3: Build the Financial House

Other Goals and Dreams

Retirement and College Savings

Home Ownership

Accelerate Paying Off Debt

Budget - Emergency Fund

Protect Your Income and Assets

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 4: Implement The Financial Products

Other Goals and Dreams

College Savings

Retirement

Accelerate Paying Off Debt

Budget - Emergency Fund

Protect Your Income and Assets

What if you could provide a plan like this to your existing clients and future clients and earn upfront and residual income?

We Represent Products from Major Providers

LIFE INSURANCE

Primerica Life Insurance Company

Primerica Life Insurance Company of Canada

NBL NATIONAL BENEFIT LIFE INSURANCE COMPANY

401(k) PLANS

VOYA FINANCIAL

AXA

ANNUITIES

AIG

Brighthouse FINANCIAL Build for what's ahead

Lincoln Financial Group

AXA

MANAGED INVESTMENTS

PRIMERICA ADVISORS Lifetime Investment Platform™

MUTUAL FUNDS

AMERICAN FUNDS® From Capital Group

FRANKLIN TEMPLETON INVESTMENTS

LEGG MASON GLOBAL ASSET MANAGEMENT

American Century Investments®

Amundi Pioneer ASSET MANAGEMENT

Invesco

LEGAL & IDENTITY PROTECTION

IDTheftDefense℠

Primerica Legal Protection Program

LONG TERM CARE

LTCI PARTNERS, LLC

AUTO & HOME SOLUTIONS

Answer financial

Quotes from such insurance companies as: Safeco and Progressive

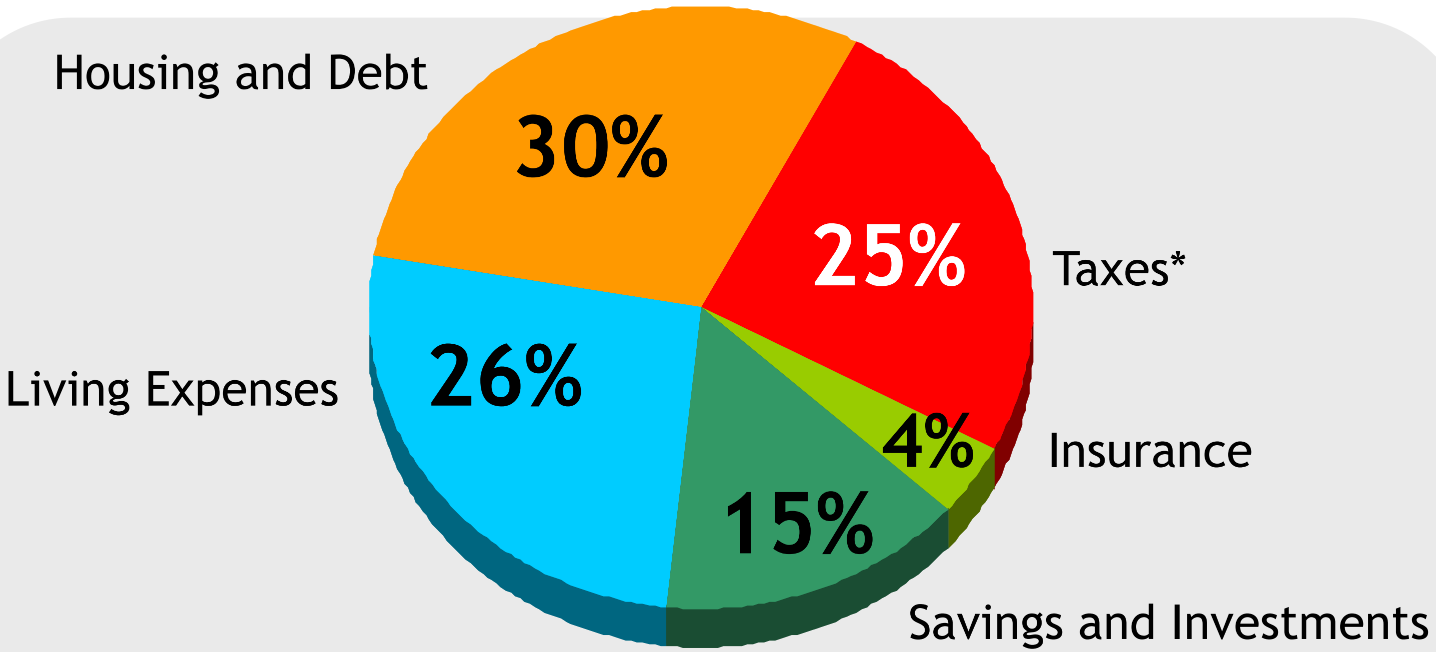
vivint.SmartHome™

Not all products and services are available in all states, territories, or the District of Columbia. A representative's ability to offer products from the companies listed is subject to state and federal licensing and certification requirements. Please refer to the **Important End Notes** for additional details about the contractual arrangements and company affiliations detailed above.

Real Estate Agent Financial Game Plan…Avoiding Feast or Famine

- The most important thing a commission only person with irregular income can do is to set up a personal budget as if it is regular income
- Use accounting software to automate processes and always be up to date on you actual Profit and Loss. Consider QuickBooks Online and connect your bank and credit accounts
- Make sure you understand all insurance and be properly protected
- Take advantage and make a monthly contribution to a qualified retirement plan like a SEP or UNI-K Plan. These plans are designed for independent contractors
- Register for our 12-week Financial Education Series

Know Where the Money Should Go



In an ideal budget,
your monthly income
should be divided up between
five main categories of spending.

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?

Recap

Our Business Model

- 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.

Our Business Model

What if you could find a legitimate professional business that:

You can work from home -Totally Online- No Overhead

80% of North America is in Your Market

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

Requires a Professional License

Has a Multi-Billion Dollar Product Support System

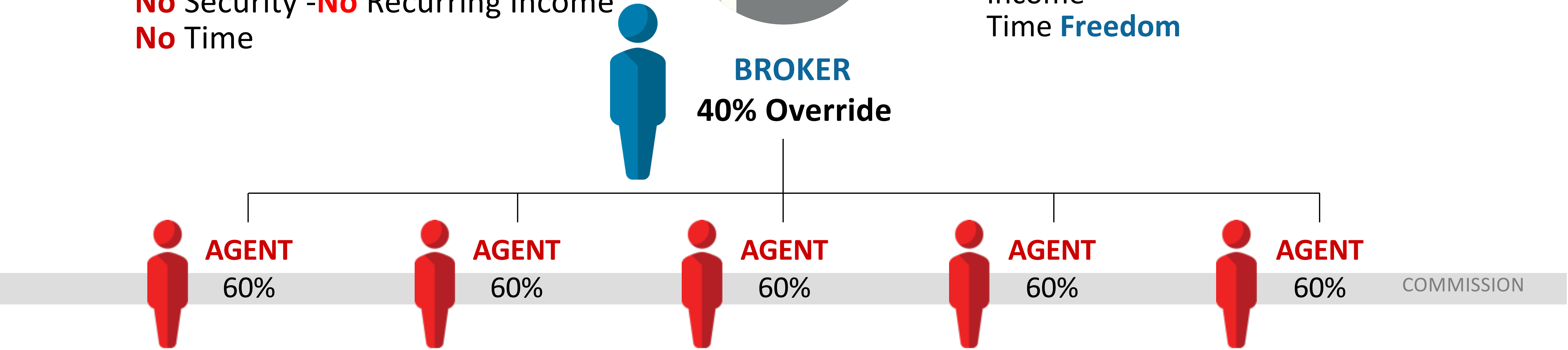
The Real Estate Model

AGENT

Limited Income Potential-One Product
No Security -**No** Recurring Income
No Time

BROKER

Unlimited Income Potential
More Security- Some Recurring Income
Time **Freedom**



Which would you rather be?

Primerica's business model is not intended to be depicted like a real estate broker model. Rather, this slide is intended to distinguish both models and is being shown for illustrative purposes only.

The Financial Services Model

AGENT

Income Potential- 7 Products
Security - Recurring Income and Repeat Income

BROKER

Unlimited Income Potential
Easier Entry to Recruit Agents
Time **Freedom-** Recurring Income and Repeat Income on all Agents

BROKER
40% Override

AGENT	AGENT	AGENT	AGENT	AGENT	
60%	60%	60%	60%	60%	COMMISSION

Which would you rather be?

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Life Insurance Market in the United States

- About sixty percent of all people in the United States were covered by some type of life insurance in 2019, according to LIMRA’s 2019 Insurance Barometer Study. Other findings from the study include:
- Among those with life insurance, about 1 in 5 say that they do not have enough.
- Half of all adults visited a life company website and/or sought life insurance information online in 2018. Almost 1 in 3 purchased or attempted to purchase life insurance online
- Consumers overestimate the cost of life insurance, especially younger generations; 44 percent of Millennials overestimate the cost at five times the actual amount.
- Half of all consumers say they are more likely to purchase life insurance if priced without a physical examination.

The Financial Services Market in the United States

- Financial markets in the United States are the largest and most liquid in the world. In 2018, finance and insurance represented 7.4 percent (or $1.5 trillion) of U.S. gross domestic product. Leadership in this large, high-growth sector translates into substantial economic activity and direct and indirect job creation in the United States.
- **Asset Management:** The U.S. asset management subsector is unrivaled in its depth and diversity. U.S. asset managers are currently meeting the pension management needs of over 60 percent of the global retirement market. Total U.S. retirement assets were approximately $68.2 trillion at the end of 2019. Moreover, if insurance assets and mutual funds are included, U.S. asset managers held nearly $51 trillion of long-term conventional assets under management

99% of Our Reps Started as a Sideline

We have 3 Career Paths

- **Referral Partner and Receive Referral Commissions**
- **Active Part Time- Create a Consistent Weekly Income**
- **Full Time- Change Careers Quickly and Earn $10K Plus Monthly**

How Our Business System Works

The CRM System allows you to work from anywhere with immediate feedback

Technology drives the Business- Personal Links to Invite Prospects

12 Week Customer Education Series and Join the Team Presentation Online

Real Estate Content is currently being added to the CRM

1-1 Follow Up with Zoom and Online Applications

How Our Business Training System Works

Online Licensing Training- Life and Securities

Weekly 2 Hour Product Training Online- Zoom

Weekly 1 Hour Marketing Training- Zoom

We have 2 Primary Products along with 6 Referral Products

- Term Life Insurance
- Mutual Funds and Annuities

2 Easy Referrals for Every Real Estate Client

With Every home you sell Answer Financial as a Referral for Home Insurance and Earn Up to $75 with only a phone call

With Every home you sell Recommend Vivant Smart Home as a Referral and Earn Up to $250 with only a phone call

vivint.SmartHome

TechCrunch

"Like good technology, the experience is magical."

360 REVIEWS

U.S.News & WORLD REPORT

Best Home Security Systems 2020

PC PCMAG.COM EDITORS' CHOICE

"You don't have to lift a finger; Vivint technicians come to your house and install everything."

Add Insurance Compensation to Your Business

What You Earn

Based One Term Transaction Per Week

Total Annual Income $28,704

Applications can be completed in 20 minutes or less

Applications can be taken through Zoom Online

Add Investment Compensation to Your Business

What You Earn

Based on a $300,000 Rollover

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

Does Not Include Residual, Recurring or Repeat Investments

Applications through Zoom Online and takes 30 Minutes or Less

Build Your Own Brokerage Firm

What You Earn

10 Term Life Policies Per Week Life Equals $224,640 Annual Income

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

Total Income $483,000

Does Not Include Residual, Recurring or Repeat Investments

How To Get Started

We Pay all of your Life Insurance and Securities Licensing and Training Fees $1,300 Value

- Complete an Independent Business Application
- Submit $99 for Background Check and $25 per Month For Sales Tools
- Implement Your Financial Plan
- Plug in to The System

Questions