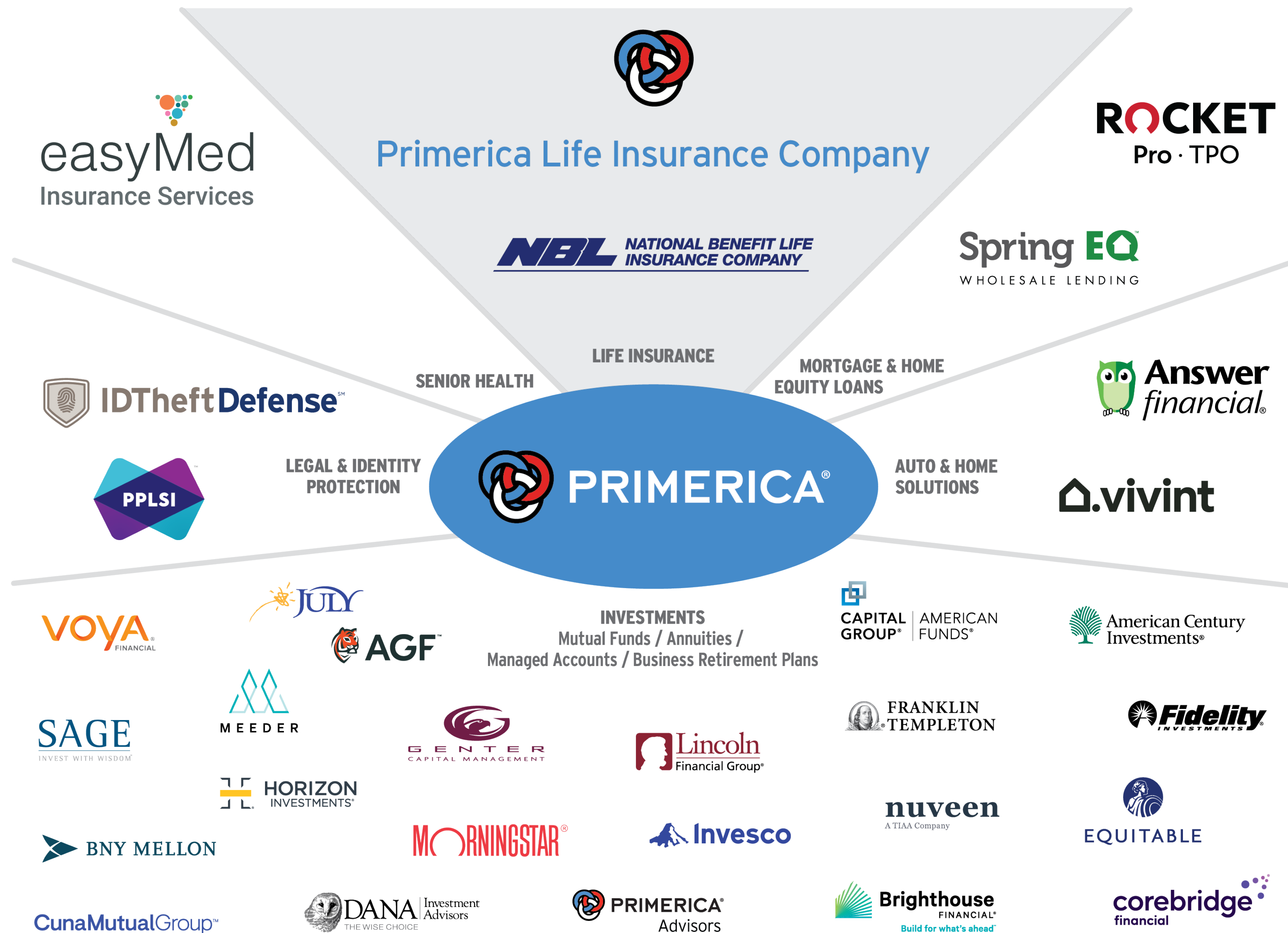


- The largest independent financial services marketing company in North America with about 130,000 licensed Representatives
- Listed on the New York Stock Exchange (PRI)
- Delivering Freedom for Families since 1977
- Approximately 5.7 million lives insured and approximately 2.9 million investment clients*





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 Endnotes for additional details about the contractual arrangements and company affiliations detailed above.

Our Mission Statement

To help families earn more income and
become properly protected,
debt free and financially independent.

How We Help Families: FINANCIAL HOUSE

Other Goals and Dreams

5. College Savings

4. Investing: Retirement

3. Debt Elimination

2. Emergency Fund / Will

1. Income Protection / Life Insurance



On a scale of 1-10, **10 being the highest**, how would you rate your desire to become properly protected, debt free and financially independent?

BYPASS THE MIDDLEMAN BECOME AN OWNER NOT A LOANER

Traditional Financial Institutions

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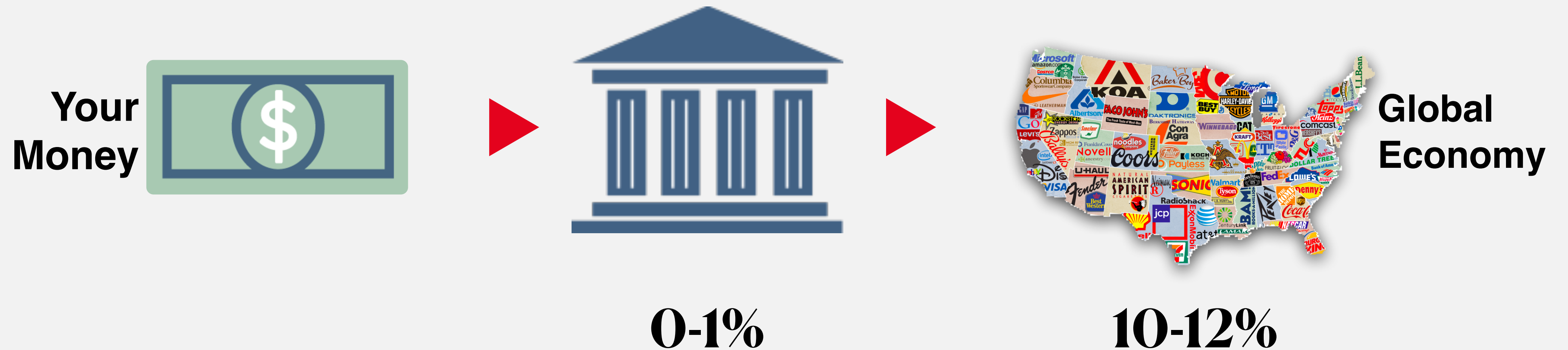
BYPASS THE MIDDLEMAN BECOME AN OWNER NOT A LOANER

Traditional Financial Institutions



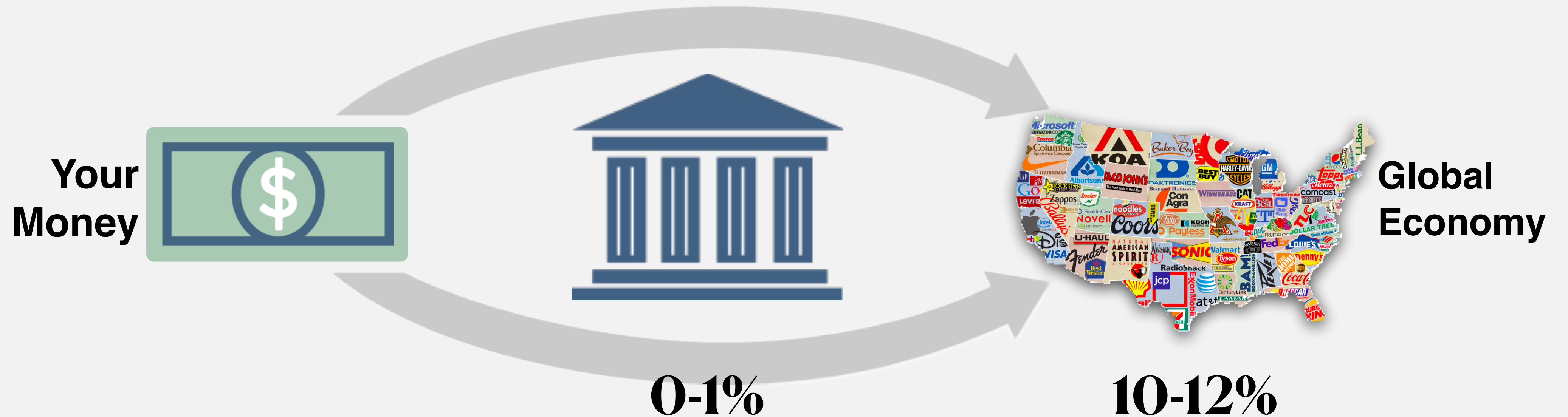
BYPASS THE MIDDLEMAN BECOME AN OWNER NOT A LOANER

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BYPASS THE MIDDLEMAN BECOME AN OWNER NOT A LOANER

Traditional Financial Institutions



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



Income Protection

Mortgage
Cars
Insurance
Credit Cards
Utilities
Groceries
Child Care

\$6,000
MONTHLY BILLS



\$3,500
MONTHLY
INCOME

\$3,500
MONTHLY
INCOME

Income Protection

- Mortgage
- Cars
- Insurance
- Credit Cards
- Utilities
- Groceries
- Child Care

\$6,000
MONTHLY BILLS



\$3,500
MONTHLY
INCOME

Income Protection

Mortgage
Cars
Insurance
Credit Cards
Utilities
Groceries
Child Care

\$6,000
MONTHLY BILLS



\$3,500
MONTHLY
INCOME

\$400,000
COVERAGE

Income Protection

Mortgage
Cars
Insurance
Credit Cards
Utilities
Groceries
Child Care

\$6,000
MONTHLY BILLS



\$3,500
MONTHLY
INCOME

\$400,000
COVERAGE

\$400,000
COVERAGE

\$25,000
COVERAGE

Income Protection

- Mortgage
- Cars
- Insurance
- Credit Cards
- Utilities
- Groceries
- Child Care

\$6,000
MONTHLY BILLS

How We Help Families: John and Mary, Each Age 35

A - Before Us
Plan A
<p>SAVING \$75 week x 4 weeks in a month = \$300 monthly</p> <p>0.02% APY Interest in bank</p> <p>No Income Protection/Life Insurance</p> <p>\$115,568 at Retirement</p>
Total Amount Invested: \$115,200

How We Help Families: John and Mary, Each Age 35

A - Before Us
Plan A
SAVING \$75 week x 4 weeks in a month = \$300 monthly
0.02% APY Interest in bank
No Income Protection/Life Insurance
\$115,568 at Retirement
Total Amount Invested: \$115,200

B - After Us
Plan B
SAVING \$75 week x 4 weeks in a month = \$300 monthly
\$200 into ROTH IRA: 10% Average APY Interest = \$557,025 at Retirement
PLUS \$300,000 each of Income Protection/ Life Insurance for \$100
Total Amount Invested: \$115,200

How We Help Families: John and Mary, Each Age 35

A - Before Us	B - After Us
Plan A	Plan B
<p>SAVING \$75 week x 4 weeks in a month = \$300 monthly</p> <p>0.02% APY Interest in bank</p> <p>No Income Protection/Life Insurance</p> <p>\$115,568 at Retirement</p>	<p>SAVING \$75 week x 4 weeks in a month = \$300 monthly</p> <p>\$200 into ROTH IRA: 10% Average APY Interest = \$557,025 at Retirement</p> <p>PLUS \$300,000 each of Income Protection/ Life Insurance for \$100</p>
Total Amount Invested: \$115,200	Total Amount Invested: \$115,200

If you showed the A and B example to 10 families, how many of the 10 would switch from A to B?

People Don't Plan to Fail, They Fail to Plan

The Solution: **A Financial Needs Analysis (FNA)**

A customized, confidential and complimentary program that helps you achieve your goals and dreams.



A Financial GPS: It helps you find answers to important questions.

What if you had a toaster in your kitchen, and on the 1st and 15th of every month \$2,000 popped out of it?

Would you like that toaster?

Would you insure it?

Unfortunately, there is no such toaster, but you are the money machine for your family.

If it makes sense to insure an imaginary toaster, wouldn't it make sense to insure your income?

