



Referral Agents

America's Most Lucrative Referral Program
We Double Profits & Valuation in under 4 years

COMBINED Annual Cost Savings & SBA loans Referral Income

assumes 6 Dubb.com videos per hour for **20 hours** weekly PER AGENT

		Personal @\$5,000	Override 1 Agent @\$2,500	Total 1 Agent @\$2,500	Override 5 Agents @\$2,500	Total 5 Agents @\$2,500
	<i>Cost-Savings</i>					
A	1% clients @ \$5,000	\$150,000	\$75,000	\$225,000	\$375,000	\$525,000
B	2% clients @ \$5,000	\$300,000	\$150,000	\$450,000	\$750,000	\$1,050,000
	<i>SBA Loans</i>					
A2	1% response on \$3M loan	\$225,000	\$90,000	\$315,000	\$450,000	\$675,000
A3	1% cost-savings & SBA	\$375,000	\$165,000	\$540,000	\$825,000	\$1,200,000
B2	2% response on \$3M loan	\$450,000	\$180,000	\$630,000	\$900,000	\$1,350,000
B3	2% cost-savings & SBA	\$750,000	\$330,000	\$1,080,000	\$1,650,000	\$2,400,000
	B3 = B + B2	Personal	Override 1 Agent	Total 1 Agent	Override 5 Agents	Total 5 Agents



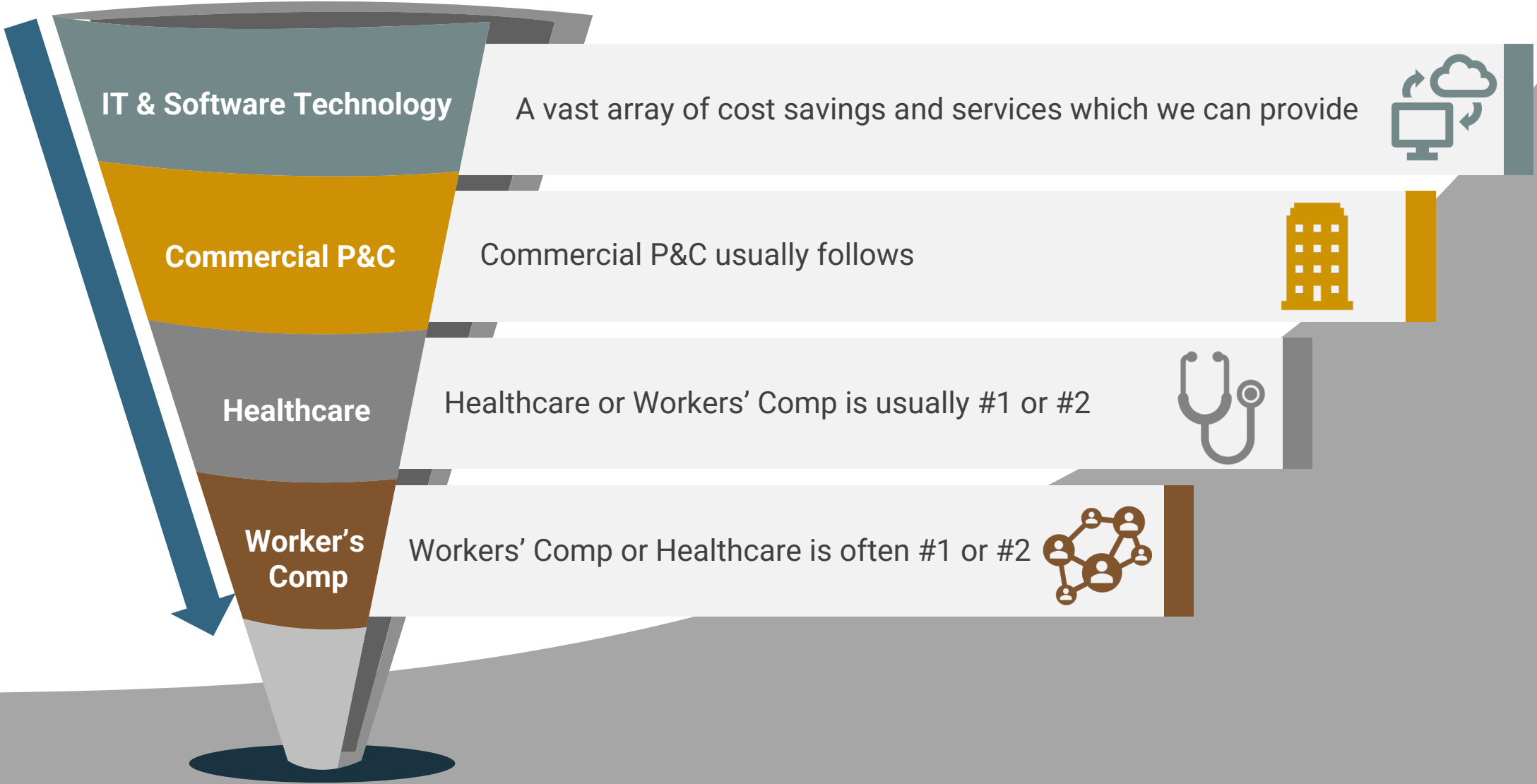
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2X Annual Profitability using ongoing Cost-Savings Solutions

Worker's Comp	Healthcare	Commercial P&C	Technology
<p>✓</p> <p>20% to 50% savings Similar coverages</p> <p>✓ Save \$500 payroll tax per FTE annually</p> <p>✗</p> <p>100s of references</p> <p>50+ FTE</p> <p>Zero Net Cost</p>	<p>✓</p> <p>15% to 40% savings Similar coverages</p> <p>✓ No Deductible Policies similar cost to present</p> <p>✓ Reduce Pharma costs</p> <p>✗</p> <p>100s of references</p> <p>200+ FTE</p> <p>Retention & Recruiting</p>	<p>✓</p> <p>Up to 40% savings Similar coverages</p> <p>✗</p> <p>100s of references</p> <p>\$250K min Premium under 40% loss ratio</p> <p>Why over-pay ?</p>	<p>✓</p> <p>Over \$ 2 Billion saved CIO, Implementation ROI for software & IT</p> <p>✗</p> <p>100s of references</p> <p>Spend \$ 1+ million annually on IT</p> <p>Risk Mitigation</p>

Annual ongoing client Savings Increases Valuation



Watch our SBA Loan vs. Conventional Loan video



This video sells for you.

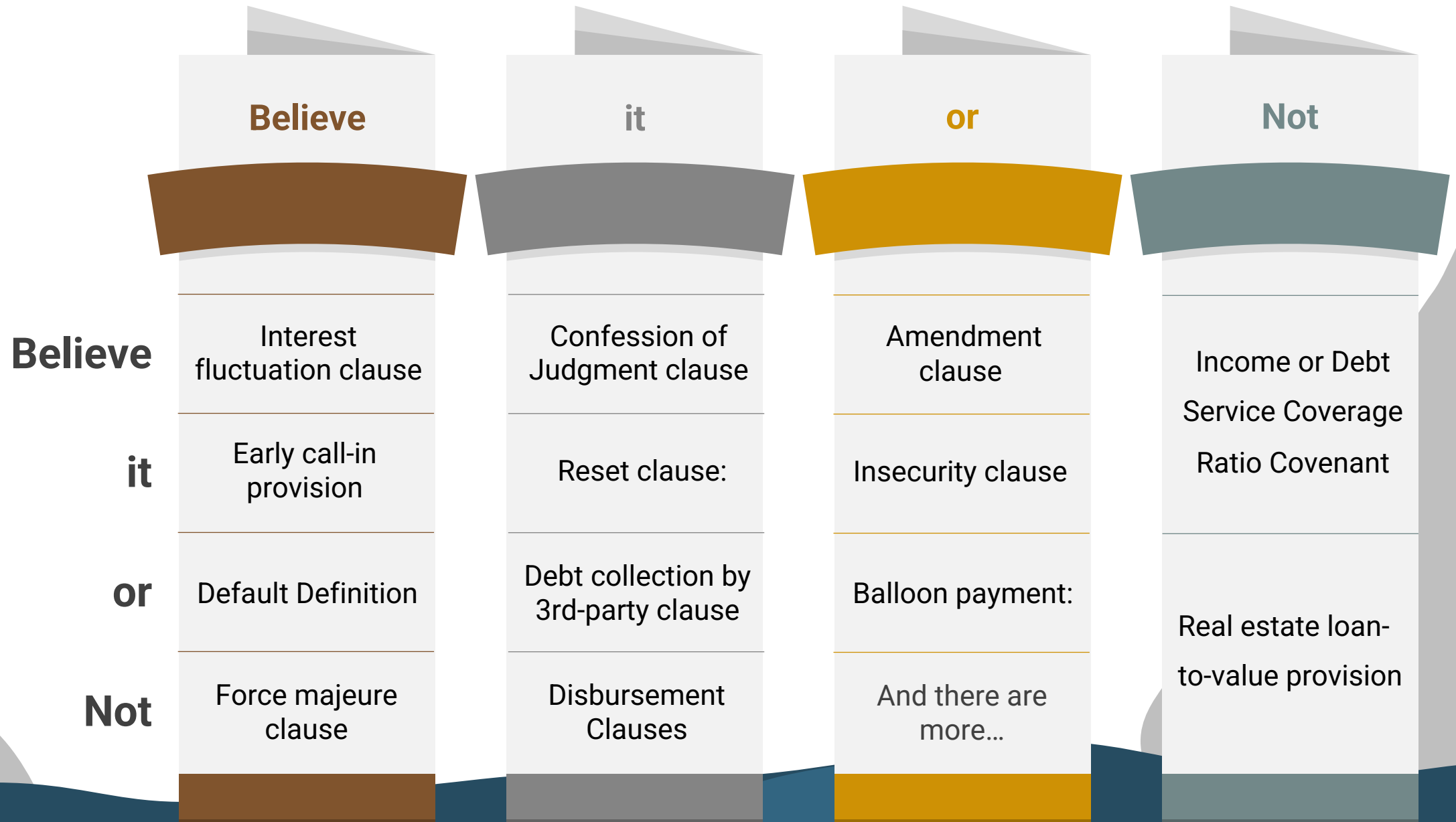
Your job is to get them to watch our video.

Business owners become aware of how vulnerable they are

Priceless

Watch it !

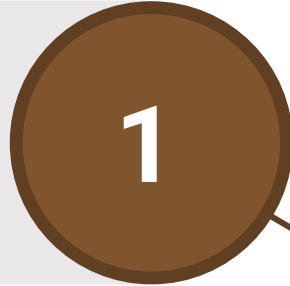
Clauses Banks use to Call or Modify a Business Loans



Advantages of SBA loan vs. Conventional Bank loan

Non-Callable

- Bank loans can be called or modified even if current.
- SBA loans can NOT be called or modified if current.



CASH

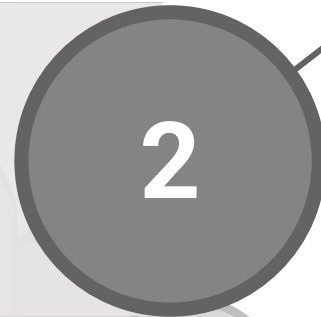
- Regular bank loans require up to 40% cash as equity.
- SBA loans need ZERO cash.



SBA Loan

Improved Cash Flow

- 10-year term vs. 5 to 7 years
- Longer term = lower payments



Equity

- Regular bank loans only accept cash for equity.
- SBA loans accept many types of equity.



Some SBA Loan Uses...

Purchase

Buy a Business



100% financed
No cash required
Improve cash flow



Up to \$10 million
10-year term
10% Equity

[SIGN UP](#)

Buy out

Buy out a Partner



100% financed
No cash required
Improve cash flow



Up to \$10 million
10-year term
10% Equity

[SIGN UP](#)

Debt Consolidation

Improve Cash Flow



100% financed
No cash required
Improve cash flow



Up to \$5 million
10-year term
NO Equity

[SIGN UP](#)

Fire Landlord

Build Equity



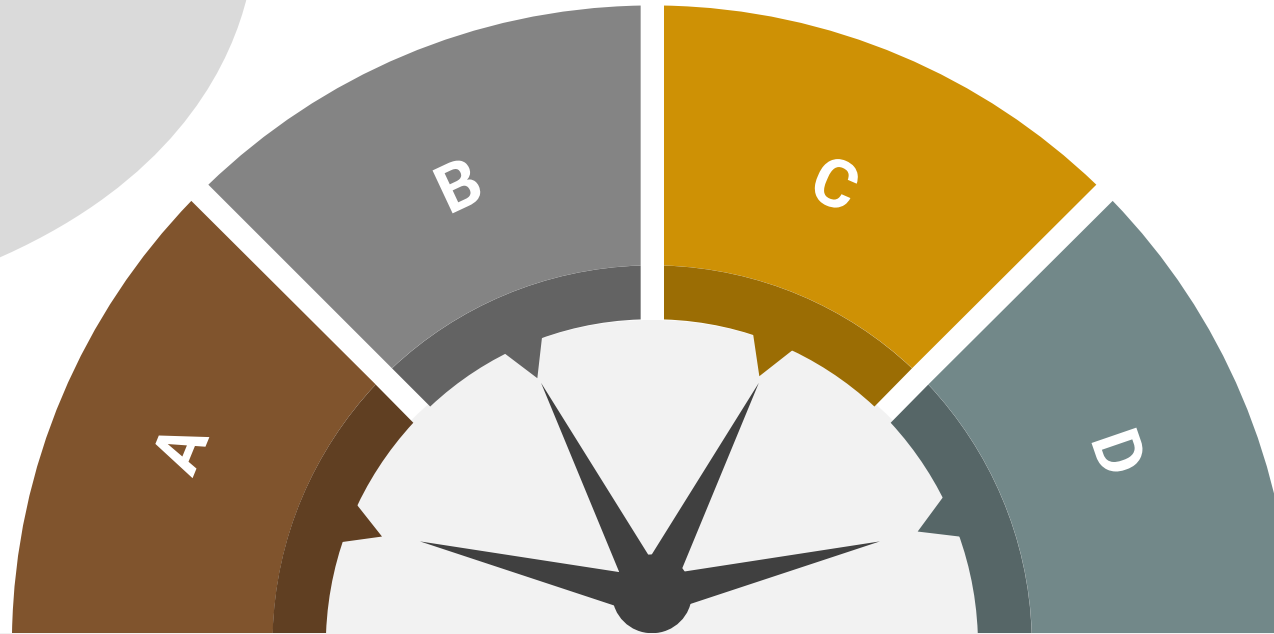
100% financed
No cash required
Improve cash flow



Up to \$10 million
25-year term
10% Equity

[SIGN UP](#)

ACCEPTABLE EQUITY



A %

10% BUSINESS EQUITY

Want \$10 million?
Have \$ 1 million equity in
your Business

B %

SELLER FINANCING

P&I for 2 years
Interest only for loan term

C %

3rd PARTIES

3rd party or investor \$
Gifted funds

D %

CASH

10% instead of 40% with a
conventional bank loan

Referral Agent Commissions for Cost-Savings (2 hours daily)

	Weekly	Monthly	Annually
6 Dubb.com videos per hour for 10 hours weekly PER AGENT	60	250	3,000
1) Personal Referrals @ \$5,000 per			
• 1% client conversion @ \$5,000 per	\$3,000	\$12,500	\$150,000
• 2% client conversion @ \$5,000 per	\$6,000	\$25,000	\$300,000
2) For 1 Personally Recruited Agent \$2,500 per client			
• 1% client conversion @ \$2,500 per	\$1,500	\$6,250	\$75,000
• 2% client conversion @ \$2,500 per	\$3,000	\$12,500	\$150,000
3) If 5 Personally Recruited Agent \$2,500 per client			
• 1% client conversion @ \$2,500 per	\$7,500	\$31,250	\$375,000
• 2% client conversion @ \$2,500 per	\$15,000	\$62,500	\$750,000
Total (Assuming Row 1b + 3b)	\$21,000	\$87,500	\$1,050,000
	Weekly	Monthly	Annually

Annual SBA loans Referral Income

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	Personal	Override 1 Agent	Total 1 Agent	Override 5 Agents	Total 5 Agents
<i>SBA Loan Size</i>					
\$1 Million	\$2,500	\$1,000		\$5,000	
\$2 Million	\$5,000	\$2,000		\$10,000	
\$3 Million	\$7,500	\$3,000		\$15,000	
\$4 Million	\$10,000	\$4,000		\$20,000	
\$5 Million and more	\$12,500	\$5,000		\$25,000	
1% response on avg. \$3M loan	\$225,000	\$90,000	\$315,000	\$450,000	\$675,000
2% response on avg. \$3M loan	\$450,000	\$180,000	\$630,000	\$900,000	\$1,350,000
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Interested?

Send a resume or tell us about your
business owner network via email

info@ProfitsUSA.com

