



NEW POWER
GENERATION

Freedom is a Choice



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Welcome

We are here to talk about your opportunities

Do you have a way to retake control of your financial situation?

Do you have a way to OWN your own business without any upfront capital or monetary investment?

Our CRUSADE:

Help people retake control of their lives

An Example of How We Help Families

Bob Smith, Age 35 & Wife Susan, Age 33 Have Two Children

	Debt	Life Insurance	Estate Plan	Taxes	Retirement
BEFORE	<ul style="list-style-type: none"> • 24 years left on \$165,000 1st mortgage • \$13,000 on 3 credit cards; payoff in 58 years 	<ul style="list-style-type: none"> • \$150,000 coverage on Bob • \$150,000 coverage on Susan • No protection for kids • Monthly cost: \$298* 	<ul style="list-style-type: none"> • Bob & Susan do not have a will or any type of estate plan 	<ul style="list-style-type: none"> • Bob & Susan has no one to help with tax issues or resolutions. • They may be losing tax advantages that they have 	<ul style="list-style-type: none"> • \$20,000 in IRA at bank earning 3% with \$100 per month contributions • Accumulation @ age 65 = \$107,000
AFTER	<ul style="list-style-type: none"> • Customized Debt stacking Plan allows all debt to be paid off in 20 years • Saves 4 years of mortgage payments and over \$56,000 in total interest (with \$0 extra in payment) 	<ul style="list-style-type: none"> • \$300,000 coverage on Bob • \$300,000 coverage on Susan • \$15,000 coverage on each child • Total monthly cost = \$68 • Saving \$233 per month 	<ul style="list-style-type: none"> • Create a will or a trust using the Snug platform • Able to plan on their own schedule in their home • Notarized documents from their home 	<ul style="list-style-type: none"> • Use their tax info and customize a solution based on our 1040 Analyst Program • Assist them with IRS issues thru our tax resolutions provider OptimaTax without any service fee's 	<ul style="list-style-type: none"> • Roll over bank IRA into IRA invested in Mutual Funds¹ • Monthly contributions increased to \$300 • Accumulated savings at 10% at age 65 = \$1,080,000

This illustration is an example only. Your results will vary based on personal situations as well as your personal needs. Using our Life Goals Analyzer, we are able to customize a solution that may fit your needs. Registered products, including mutual funds, are sold by prospectus. For complete information you are encouraged to request a prospectus from a properly licensed registered representative. The prospectus discusses fees and charges of particular securities. Please read it carefully before investing any money.



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Life Insurance



Business Coaching



Securities offered thru



Financial Professionals offer securities through Packerland Brokerage Services



Foresters



Legal Plan



Debt solutions



Tax Solutions



TAX Services

Full service tax firm

Preparation and E-file
Business-Individual
On-line services

Notary Services

Estate & Trust planning



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Financial Services

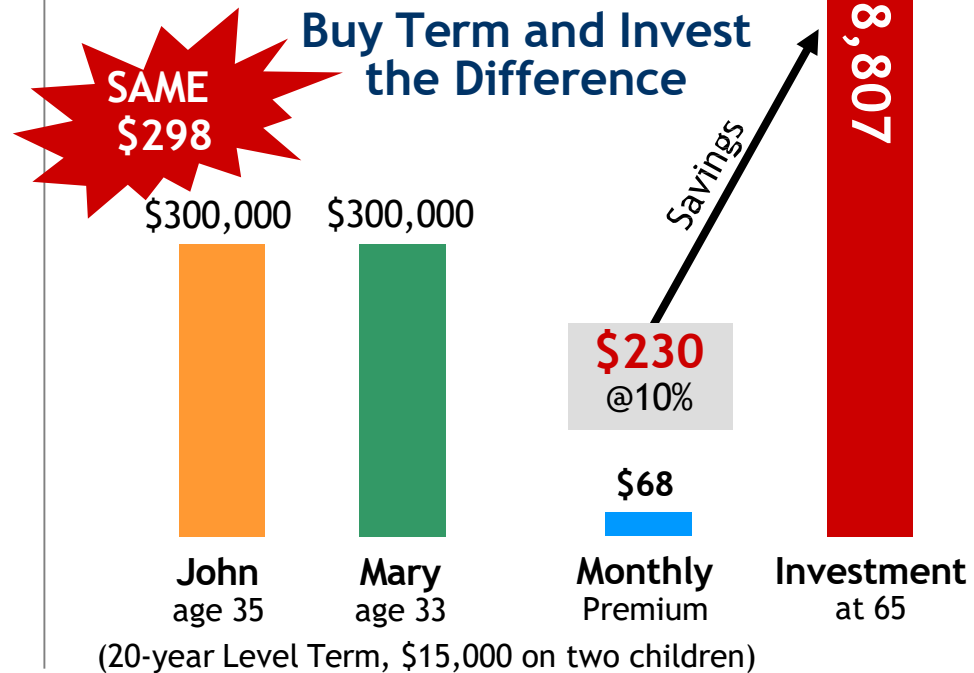
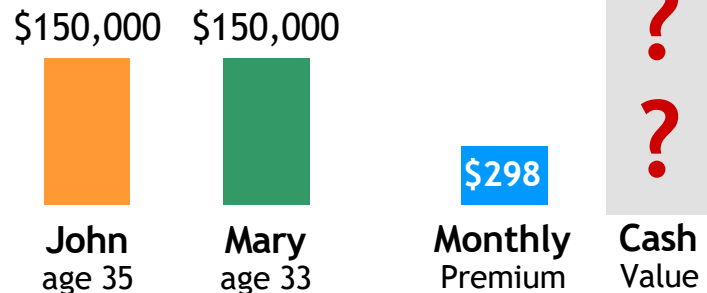
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Cash Value Life Insurance vs. Buy Term and Invest the Difference

Cash Value Life Insurance

Whole Life, Universal Life, Variable Life



Which program would you want?

Monthly premium for cash value policies is an average of whole life policies from three major North American life insurance companies for male, age 35, standard risk and female, age 33, standard risk. Cash value life insurance can be universal life, whole life or variable life, and may contain benefits in addition to a death benefit, such as dividends, interest, or cash value available for a loan or upon surrender of the policy. Whole life usually has a level premium for the life of the policy. Term Policy Monthly premium for age 35, preferred for 20-year policy and spouse age 33, preferred for 20-year policy both with rates guaranteed for 20 years, plus a child rider of \$15,000 each on two children, underwritten by Foresters Life. Term insurance provides a death benefit only and its premiums increase at certain ages. The accumulation figure reflects continued investment at the same rate over 30 years at a 10% nominal rate of return compounded monthly and does not take into consideration taxes 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. It is unlikely an investment would grow 10% on a consistent basis, given current market conditions.

Retire your child

Your goal is to fund the account with \$2,000 by your child's 1st birthday. Let's apply the rule of 72 and see what the account will be like at retirement.

Put it in a long term 10yr cd

Current BANK rates are 1.4% Avg

Age 1 \$2,000 Age 67 **\$5,006.51**

Put it in a "guaranteed" savings vehicle at 2% that uses a contract to "secure" the money and "guarantee" the income for life

Age 1 \$2000 age 67 **\$7,389.95**

Look what **INFLATION(3%)** has done to the \$2,000 over the same period of time

Purchasing Power at age 1 is \$2,000 which you **NEED \$14,069.76** at age 67 to buy the same things

Withdraw 5% a year as some "plans" require to "guarantee" lifetime income and let's see what you can withdraw

\$250.33

\$369.50

1	\$ 2000 at 9%	1	\$ 2,000 at 12%
7	\$ 3,354.20	7	\$ 4,000
13	\$ 5,625.33	13	\$ 8,000
19	\$ 9,434.24	19	\$ 16,000
25	\$ 15,822.17	25	\$ 32,000
31	\$ 26,535.36	31	\$ 64,000
37	\$ 44,502.45	37	\$ 128,000
43	\$ 74,635.06	43	\$ 256,000
49	\$ 125,170.47	49	\$ 512,000
55	\$ 209,923.42	55	\$ 1,024,000
61	\$ 352,062.58	61	\$ 2,048,000
67	\$ 590,444.20	67	\$ 4,096,000

\$ 29,522.21

\$ 204,800.00

Performance data represents past performance, which does not guarantee future results. Current performance may differ from figures shown. The fund's investment return and principal value will change with market conditions, and you may have a gain or a loss when you sell your shares

Three ways to Earn Income

The Income Trinity*

Employed

Has a or owns a job.

Income based on the position, not the person. You have to be an active participant in the earning of income.

Business Owner

Owns a system.

Has others working for him/her. Unlimited income potential via manufacturing, marketing, etc.

Investor

Has money working for him/her.

Enjoys complete freedom and lives the dream.

Which two ways to earn income appeal to you most?

The Five Reasons People Get Involved

1. They **don't like** their current job and are looking for a career change & better income potential.
2. They **love** what they do... but earning **extra part-time income** each month would make a positive difference.
3. They want to get a **financial education** so they can learn how to win the **money game**.
4. They love **helping people** and making a difference.
5. They **dream** of having their own business.

Can you see how most people would be interested in at least one of these areas?

YOUR OPPORTUNITY

Start your business today with New Power Generation

Would you like to make a difference?

..... **helping other people?**

..... **set your own schedule?**

..... **take control of your situations?**

..... **own your own business?**

You have to be willing to do something **DIFFERENT**
so you can **achieve something DIFFERENT**

Cost of Going Into Business

An estimated 800 companies are franchising internationally.

Business Start Up Costs¹

1. Hampton Hotels	\$3.7 – 13 million
3. McDonald's	\$1.1 – 1.9 million
4. Supercuts	\$120,000 – 197,000
7. Subway	\$84,000 - 258,000
28. Jiffy Lube	\$194,000 – 323,000

What is the cost in terms of money, time and effort to become a doctor, dentist, lawyer or CPA?

Cost of going into business with



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\$75

1. *Entrepreneur*, Franchise, A Guide to World Domination, October 2011



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You can make a difference while making a difference



Team Leader(6)
50%

Regional Director(9)
60%

Regional Vice President(12)
70%

Life Insurance
\$600 ANN Premium X 4

Individual
Production

\$2,125

\$2,550

\$2,975

Debtmerica RELIEF
\$20K resolution

Overrides

\$1,296

\$3,647

\$4,820

6 Direct to TL

LegalShield
Worry Less. Live More.
\$30

Sr. A Direct to RD

\$850

\$425

OptimaTax RELIEF
\$20K resolution

Sr.A Direct to RVP

Snug

2 estates plans

\$4,250 mo

\$1,275

Licensed Registered Representatives only

***Securities offered through Packerland Brokerage Services



IRA's

If you had 1 of each level help a 2 friends, this month you can make:

Total **\$3,421**

\$7,047

\$9,495

The figures shown are only a sample of the income that can be earned, All incomes is earned on a case by case basis, based on client needs.



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Building a team will make a difference

2 families per agent

Regional Director
60%



Regional Vice President
70%



Team of 9
15% Ovr Avg
\$4,497

Team of 12
15% Ovr Avg
\$6520



Monthly additional
income from
Investment
Overrides / IRA's

\$52

\$68



Personal income
\$2,550

\$2975

Total
\$7,099

\$9,563

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National Vice President

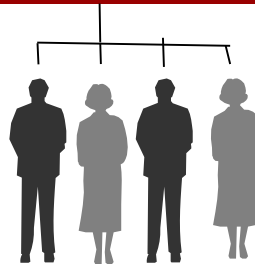
You are an NVP doing \$3,000 in personal life premium per month.
You override 4 RVP baseshops and your team that each produce \$10,000 in premium .

◆ Your personal life insurance business	\$2,640
◆ Your overrides on your team	\$2,300
◆ Other income from securities, Legal, Debt, Tax resolution	\$3,610
◆ RVP Baseshop's override (Life-Securities-Legal-Debt-Tax)	\$4,800
◆	

Total monthly cash flow **\$13,350**

Total annual cash flow **\$160,200**

4 RVP's



Senior Executive Vice President

with a \$30,000 Base Shop and 15 Downline RVPs

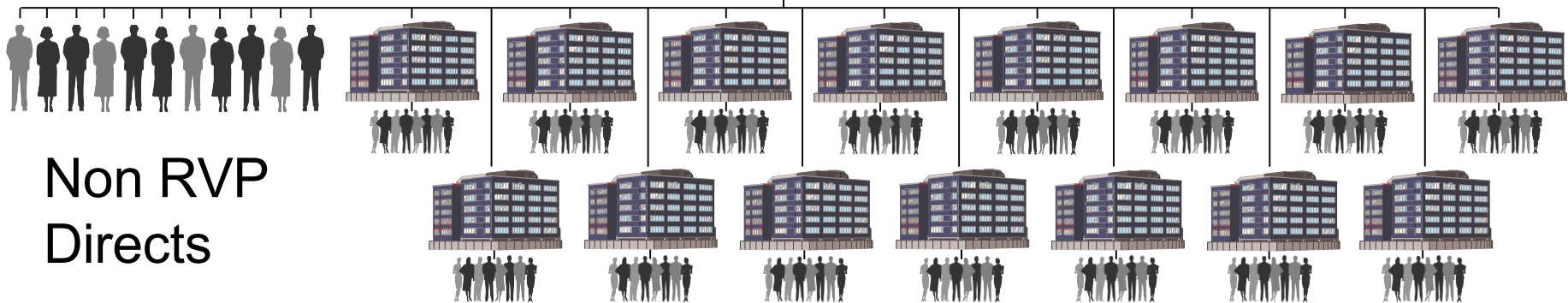
You are an SEVP doing \$3,000 in personal life premium per month.
 You override a business that produces \$27,500 in base shop premium
 and \$450,000 at first generation and \$190,000 at second generation.

- ◆ Your personal life insurance business \$2,840
- ◆ Your overrides on your team \$6,600
- ◆ Other income from Securities, Debt solutions, Legal, Tax \$14,464
- ◆ RVP BASESHOP Overrides life-Securities-legal-Debt-Tax \$39,550

Total monthly cash flow \$63,454

Total annual cash flow \$761,448

15 RVP's

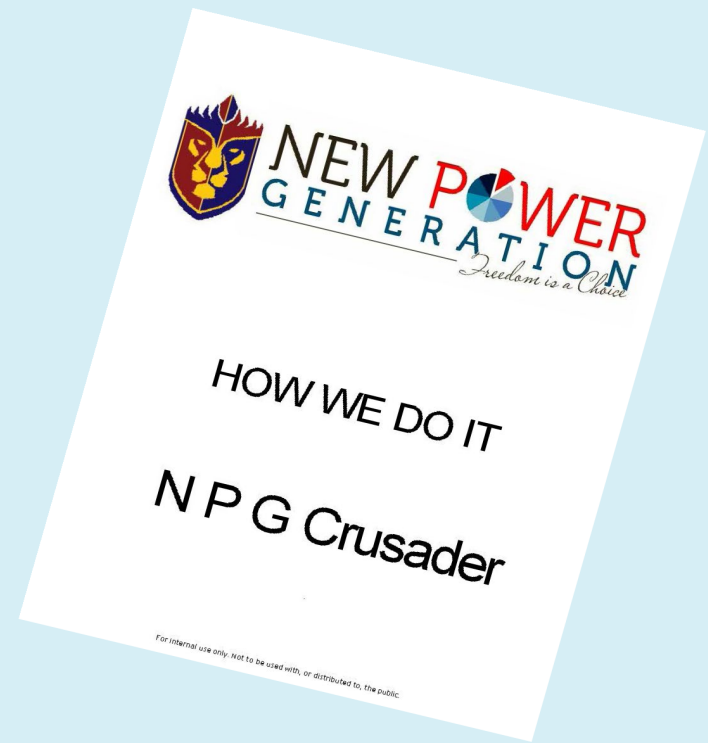


Non RVP
Directs

What's Next?

Become a CRUSADER

Sit down with your Field Trainer to complete your **Business Application Agreement** and begin a **Game Plan** to Build Your Business





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