



**WHEALTH ARCHITECTS**

*Helping you Fast Forward your Financial Freedom*

**DIGITAL PLAYBOOK**

**By AG Garcia**



## WHEALTH ARCHITECTS

Who we are?

A community of **Entrepreneurs** Wanting to  
**DESIGN & BUILD OUR**  
ideal Life for our **FAMILY**

**W**HEALTH

**DESIGN & BUILD A WEALTHY & HEALTHY FUTURE**

**OUR CULTURE:**

**FAMILY & DREAM DRIVEN  
TEAMWORK MAKES THE DREAM WORK  
CHARACTER BASED LEADERSHIP**

**OUR FOCUS:**

**WORK TO BUILD YOUR SYSTEM  
SO THAT THE SYTEM CAN BUILD YOUR BUSINESS  
AND THE BUSINESS CAN BUILD YOUR WEALTH**



WHealth Architects is a Leadership Develop Program serving the Financial services space.

We are in the business of transforming people into Character strong Entrepreneurs, helping people a build a Wealthy, Healthy and purposeful life. We help navigate their life in their pursuit of a Higher Level of Happiness. We are here to help you become a mentor and coach that trains and develops individuals and couples to become business leaders in the world of Financial Literacy. The result is you, not only BECOME, but also EMPOWER others to become real world impact players, changing people's lives one family at a time. Our goal is to help you become the ultimate version of you.

Our crusade is to provide next level financial education that will empower families to have better options and help them BUILD WEALTH, CREATE MORE TIME, CREATE MORE QUALITY EXPERIENCES. We guide people to be in a position of cash flow strength and build their net worth.

I believe we all have an unlimited capacity to GROW & THRIVE given the environment where we can catch a vision and pursue the ULTIMATE VERSION OF OURSELVES.

Happiness is truly found in giving and improving people's lives. It's not just a destination...it's a way of life

I am AG Garcia...welcome to WHEALTH ARCHITECTS



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*Helping you Fast Forward your Financial Freedom*

# Chapter 1

## Falling in love with a Crusade



*Helping you Fast Forward your Financial Freedom*

Live with insufficient protection and too much debt

Have no savings, or do not know why or how much money they should save to reach their goals

Do not have a strategy for their futures, do not make enough money, and are not sure what to do about either

I'm excited about this company first and foremost because of what it's doing to help families. Most families today probably are worse off financially than they've ever been. They need coaching in their direction. They NEED A PLAN. They need help with their debt. They have way too much debt. They need to protect their families and their future. They need to know where to save their money in safer places. But most of them have no savings.

They don't know WHY or HOW much money they should save to reach their goals. They don't have a strategy for their Future and they don't make enough money. And it makes me feel great to know that I can help them; that I'm really helping people.

And I tell you, if I believe in what I do and I know that it's good and it's righteous, I get really excited about it! I bet you'd feel the same way...wouldn't you?

We're Grateful for the Mentorship. Most of us came from humble roots. Most People Don't Think Big and have no Financial Identity of any size. But IMAGINE if you got the Training, the Motivation, the Advice from someone who is already successful, and they gave you direction, and coaching and support and showed you a clearly defined goal? Wouldn't that put the odds in your favor?

We're blessed that we're on the Path to Prosperity through learning from AMAZING people. A lot of us Don't have Wealthy Parents. Do you even remember your parent's dream? We never sat on the Dinner table with our mom and dad SELLING US A BIG VISION of what we're supposed to do did you?

No one teaches us of how we're supposed to be Great Entrepreneurs and Be Big Time impact players in the lives of hundreds, or thousands, or tens of thousands of people. None of that was part of what we took in...in our lives. We got exposed to some Real Special People. People who took a personal interest in our lives, along with many other people who are in this vehicle with us. They provide a Wealth Building blueprint and WISE COUNSEL.

But do you want to have a platform to Make & Save Big Money?

So Let me ask you...What if you have the opportunity to make more money than you ever thought you ever could or ever would in your lifetime?

I haven't changed my lifestyle, for several years. I've been fighting it, I'll hold off the temptation to spend on stupid stuff. I have clarity on my Savings Goal. There's a CAUSE and EFFECT. The CAUSE is "Not saving Money".

And the EFFECT is POVERTY. It's a real struggle that leads to tough times... Would you agree?

Most People Don't have A Plan. Do you have a Clearly Defined Goal and a Written Plan to get to your Financial Independence Number?

You Don't have to be Special. You just need Good Coaching and a Quality Opportunity. It's fun to be a part of it and I'm grateful how it's given me a QUALITY WAY to build a profitable business & to Design & Build my Future.

Isn't that something you want for your family?

There're so many things I want to do for my family. I want to be in control of my time, my environment and my income. I want to be excited about what the future holds for us; to live without the pressures and stresses that most people have to face and put up with, all their life.

How would you feel if you became DEBT FREE at the end of this year? How much more would you be saving? How much more would you be investing? Would you be able to retire sooner? Buy your freedom? We're saving and investing some real money it's an incredible feeling!

Don't you want to buy your dream car or Dream House or maybe just buy a House? Do you want to see the world and travel with your family and have more fun?

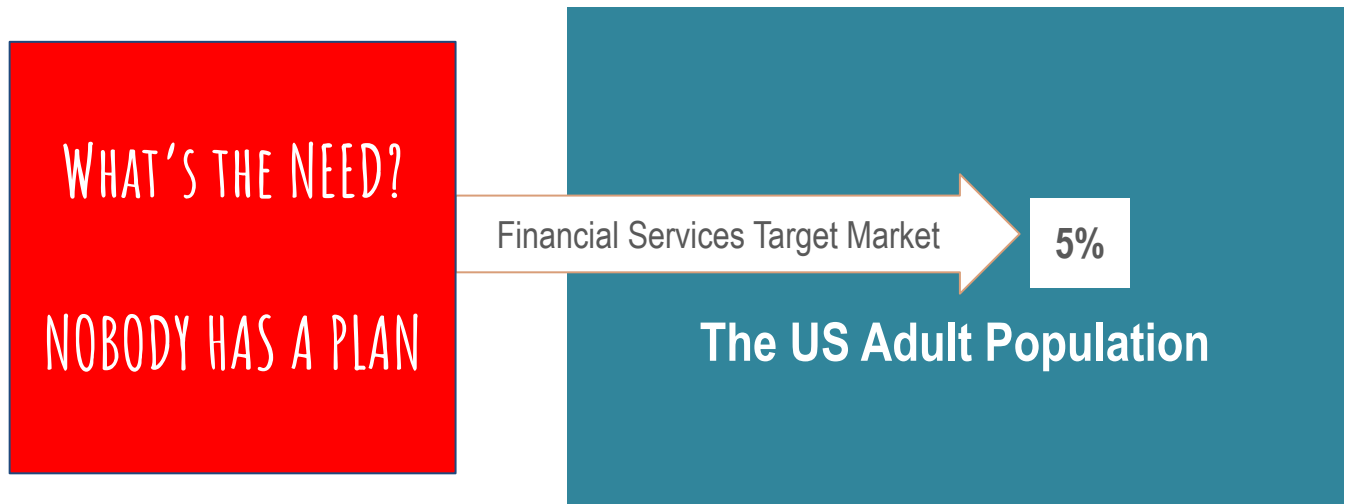
Are your parents still working? Do you want to retire them? How about retiring your spouse?

I love being excited about the future. It's great to know that I am in control of my life and not have to worry about politics at work, glass ceilings. In this company, there's nothing holding me back to pursue my dreams.



## The Dramatic Need

Many financial services companies focus only on the wealthy few, so there are many families who are underserved.



The industry has functionally abandoned the majority of our marketplace and gravitated to that fewer percentile.

If you want peace of mind and peace of heart, what you want to do is very simple, Find a real need; find a problem and Fix it.

What's the need that we found? **WHAT'S THE NEED? NOBODY HAS A PLAN!**

This is not something we created. It was out of our control. But it's been putting wind in our sales for a very long time, and it continues to be a huge factor in WHY we occupy the marketplace almost by ourselves. You see one of the things you want to consider in an opportunity, ideally when you're building a business is you want Dramatic Market Need for what it is that you're going to do, isn't that right?

If there wasn't a need for what GOOGLE did, no one would've heard of Google....or APPLE or MICROSOFT. We have a consistent market need. And we're dramatic for many reasons, it's a substantial market need.

One of the biggest reasons for the big need is because many, if not most financial companies are focused on the wealthy few. Most of the regulatory things the industry set in place end up backfiring. When you cut commissions and increase liability, IT'S HARD TO WANT TO WORK WITH SMALLER ACCOUNTS because you take the same amount of risk but get a fraction of the income.

So if someone doesn't have substantial money to invest or put down monthly on contracts, insurance contracts, savings contracts, people aren't going to be there to help them. Majority of companies focus on the wealthy and many families go on for the rest of their lives dramatically underserved. The industry has functionally abandoned the majority of our marketplace and gravitated to that fewer percentile. **They can't deliver for us because that's their business Model.** They're not bad companies; that's just how they're designed. We have a Reality of an Overwhelming Need, but Insufficient Distribution



50 years ago people were reaching out to the middle class market BUT THAT'S NOT TRUE ANYMORE, on any scale. Maybe outside of a few companies; and WE'RE ONE OF THEM! This continues to fuel our opportunity. The industry does less and less to the market place while the need continues to increase. This gives us a continuing bright future for both recruiting because people need to make more money. And what we do for the consumer, financially. But with this market need factor, obviously we feel bad about it and wish there were more substantial companies out there that do what we do and more families can be helped faster. But that doesn't seem to be ever going to be the case so we're just going to have to keep recruiting people and building teams that BECOME THE SIZE OF MAJOR COMPANIES.

We have to build Teams so vast and numerous and we end up answering the need. So we end up continuing with this Mission of "NO FAMILY LEFT BEHIND" by ourselves. This explains part of why things are going well for us and we continue to accelerate. We believe it's up to us. That we're the one that get people the help they need.

## *We have a Reality of an Overwhelming Need, but Insufficient Distribution*

### **THE GOOD THAT WE DO**

One of the biggest reasons why we I love this company is because of the Good that we do to the marketplace. I'd go into home after home after home, on weekends and on weeknights. And it just startled me how dramatic the need has been. You know how when you're sick, you go to a Primary Care Practitioner (PCP). They kind of have the knowledge of a lot of different things. But when it's targeted, you're gonna need a specialist to help you get better.

When we're sick physically, you think about all that resource, all that technology, knowledge and expertise that stand ready to help us and our family when we need it. Obviously being blessed to live in this amazing country is a huge plus. But then you look out at the world and the majority of the people in our country, there's NO ONE THERE when you're SICK FINANCIALLY. Who are you going to? No one's calling!

If you had millions of dollars, all you have to do it mention it to someone in one of the prominent companies and they'll be all over you. But I guess if you had a million dollars, I wouldn't consider you "sick financially".

But When you're struggling and you're in debt and you don't have much in the way of savings...and WITH SOME HELP AND SOME ORGANIZATION AND SOME INSPIRATION, you decide, I can scrape together a couple hundred bucks, sometimes it's less than that. And I can get started. And it begins at that! The AMOUNT ISN'T IMPORTANT, IT'S THE HABIT THAT'S IMPORTANT. And as I started going into homes, the most important thing in the world that I found out was people really needed this. And it wasn't about me, but it was about them. I wasn't counting the commissions while rubbing my arms together saying "I'm gonna be rich". Yes, I aspired for great things for my family, but it wasn't about that, I was inside A HOME, I was A GUEST. One of the most important things in the world, A HOME WHERE A FAMILY IS GROWING and I always consider it a privilege and I always will.

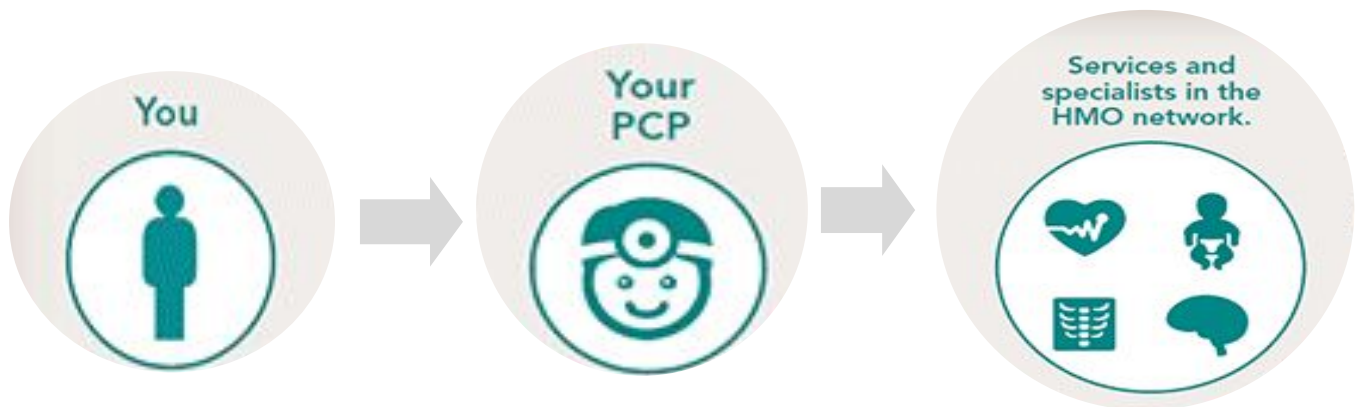
## STRAIGHT LINE THINKING



**The amount isn't important.**  
**IT'S THE HABIT**

And I'd sit across the kitchen table with these couples and we'd talk and think about these things together. I'd ask them questions and they start thinking about things **SOMETIMES SERIOUSLY FOR THE FIRST TIME IN THEIR LIVES**. And I'd gather some information so I can do homework. And I **LOVE COMING BACK!** I love showing them what could happen and the great majority of circumstances, most of them **CAN'T START** with the goal that they've set. I mean we ourselves didn't. But we started **BUILDING A HABIT** and as we started making more money, started paying off debt. We kept feeding that habit and that's the kind of company we need.

We need to be an **ARMY** of primary care practitioners only from a financial standpoint. Build an army of "Money Doctors" and we have specialists, money managers, mutual fund companies and insurance companies who would design the best products, the best Term and IUL's, Mutual Funds and Annuities. The most revolutionary products the industry has seen in the last 100 years.



*Our system provides people access to a Network of Specialists and resource that stand ready for you that give access to the **MOST REVOLUTIONARY** Products the Industry has seen in the last 100 years*

## Chapter 2

# Building a Dream Team



*Helping you Fast Forward your Financial Freedom*

**RECRUIT**



**NET LIC / 1K LIC**



**MD TRAINER**



**OUTLET**



*Helping you Fast Forward your Financial Freedom*



# **50 LICENSE BASESHOP = MULTIPLE OUTLETS**

Your Business is Not ADDITION  
IT'S MULTIPLICATION BECAUSE WE HAVE  
A QUALITY MARKET & A LEADERSHIP  
DEVELOPMENT FOCUS

**YOU WILL FIND YOUR 5 LEADERS  
BY LICENSING 20 PEOPLE**

**HELP YOUR 5 TO FIND THEIR 10  
 $5 \times 10 = 50$**

## WFG Membership Agreement and Complete Licensing Requirements

- Agent Agreement \$125 (\$165 for licensed)
- Exam Review \$40 (\$200 without the membership)
- Taking the Licensing Exam (Varies per state): \$60 - \$150
- Pay for License in your residence State and Live scan: \$250-\$350 (varies per state)
- Continuing Education (\$40)
- Total Investment: \$500 - \$700\*

*\*reimbursement option may be available per upline recruiter (you will be issued a 10-99)*

### Business Overhead:

E&O (Liability insurance): \$130/quarter

Platform Fee: \$15/mo (reimbursed by WFG based on minimum 6,000 personal production per quarter)

License Renewals every 2 Years: \$180 (varies per state)

Zoom Subscription: \$15/mo

## Trainee Promotion creates a sustainable system of Unlimited referrals

Trainee Agent (25% Contract)

Pass the Life & Health Exam, Register WFGIA, pay E&O

Agent (35% Contract)

Get 3 Recruits & Complete 3 Match up Training Sales

Senior Agent (45% Contract)

Help 4 Recruits get licensed

You + your licensed agents generate 30,000 pts in sales in 90 Days

Marketing Director (50% Contract)

Help 5 Recruits get licensed

You + your licensed agents generate 40,000 pts in sales in 90 Days

### Licenses Drive Income

SMD with 10 Licenses

SMD with 25 Licenses

SMD with 50 Licenses

SMD with 100 licenses

### Annual Income

\$100,000

\$250,000

\$500,000

\$1,000,000

### Wealth Building Tools:

- Leadership Development
- Wealth Building Educational Platform
  - You will learn how to personally invest (Stocks, Real Estate)
  - Learn how to maximize Tax Advantaged Retirement Plans
- Learn to set up Corporations & Trusts
- Transfer Passive Income from your Agency to your children
- Mentorship from Multimillionaires
- Help your family and others become financially free

# THE LAW OF LARGE NUMBERS

Understanding the LAW OF LARGE NUMBERS allows us to SCALE OUR BUSINESS limited only by OUR VISION OF THE SIZE OF THE ORGANIZATION that we would like to have.

The UNIQUENESS OF OUR HYBRID SYSTEM is the combination of LEADERSHIP DEVELOPMENT and FINANCIAL EDUCATION & SERVICES.

10 INVITED

3 ATTENDS

1 ENROLLMENT

WHAT YOU WANT TO HAVE

20

4-DEEP  
Legs

100

Licenses in the  
Baseshop

1M

Baseshop  
Points

What you need to DO

25

Personal onboarded  
Trainees per year

10

TEAM enrollments  
per month

WHO YOU NEED TO RECRUIT

## PEOPLE WHO HAVE

1. Strength of Character
2. Will to Win
3. Teamwork at Home
4. Coachable
5. Clearly Defined Goals

# WEEKLY MEETINGS & TRAININGS

## CN NWO

6:00 - 8:30 pm PST    7:30 - 10pm CT  
7:30 - 9:30pm MST    8:30 - 11pm EST

ZOOM ID: 817 8770 8424 PW: (CHANGES)

# CRUZADER

LEADER • BUILDER



Cruzader Nation Live: Learn from our EVC, Jun Dela Cruz how to run a progressive business building environment where Recruiting, Selling, Licensing, Net Licensing & Building Leaders NEVER STOP.



## WHEALTH ARCHITECTS WEBINAR WEDNESDAYS:

6:30 - 8:30 pm PST  
7:30 - 9:30 pm MST  
8:30 - 10:30 pm CT  
9:30 - 11:30 pm EST

ZOOM ID: 562 505 0177 PW: MYDREAM

This is our IDEA FACTORY. We conduct webinars about our products & services as well as cross-pollinate with other business leaders to help develop our mindset & heartset to become better entrepreneurs. We also do our Weekly Recognition and System & Leadership training. All newly onboarded recruits will go through STC training in a separate breakout room

## THE GR84T WEALTH TRANSFER

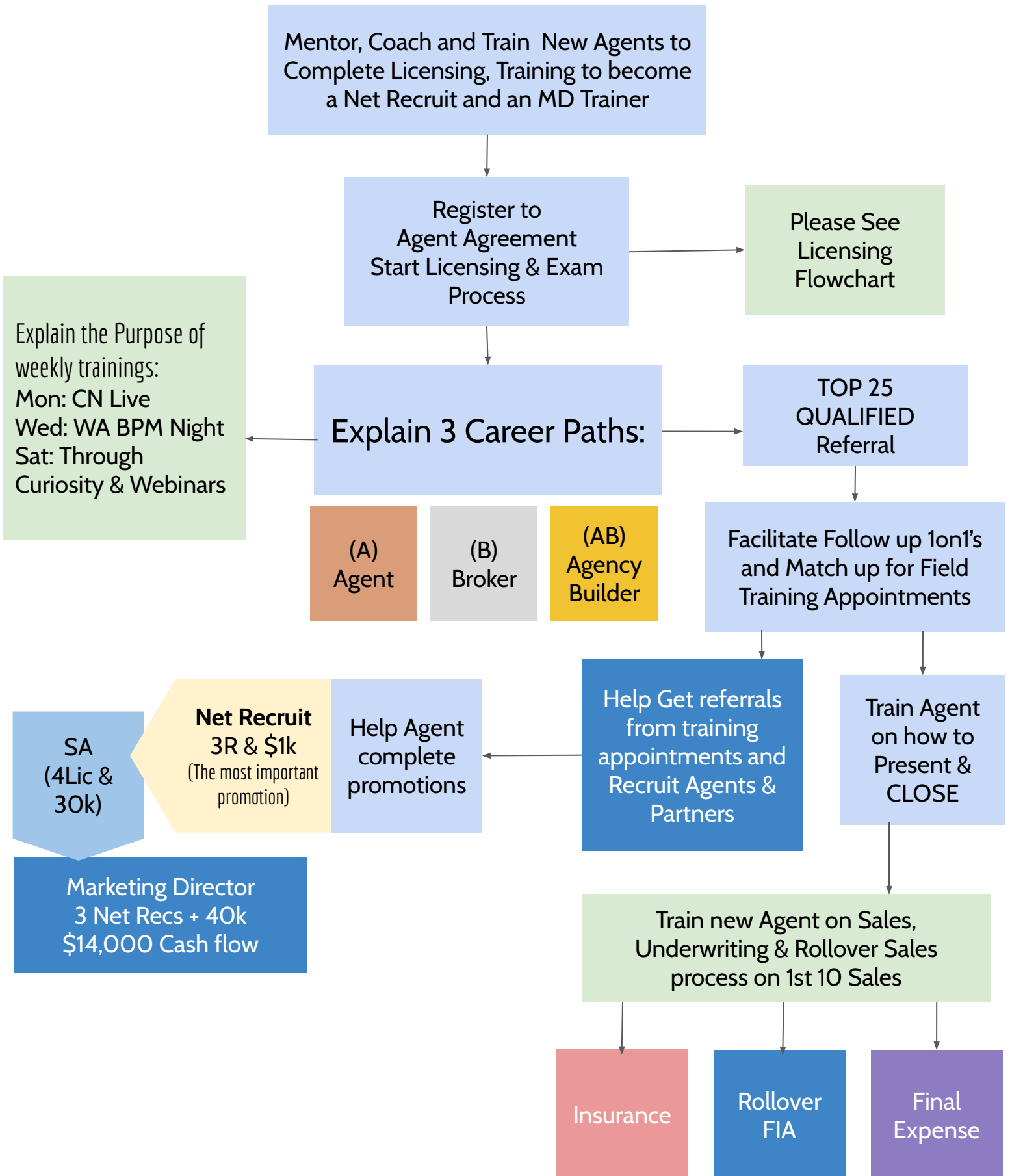
9 - 12 pm PST  
10 - 1 pm MST  
11 - 2 pm CT  
12 - 3 pm EST

# THE GR84T WEALTH TRANSFER



# Leadership Duplication Flow Chart

(Responsibilities of a Marketing Director (MD) Trainer)



# 50% GROWTH PER QUARTER PACE

FROM MARKETING DIRECTOR TO MILLIONAIRE

<b>Current Licensed Agents</b>		<b>6</b>			
	<b>Month / Year</b>	<b>No. of Agents</b>	<b>Agency Growth Pace</b>	<b>(Production) 5k per Agent/Qtr</b>	<b>WFG Income</b>
Year 1	1st Quarter	<b>9</b>	<b>50% Per Quarter</b>	45,000	
	2nd Quarter	<b>14</b>		67,500	
	3rd Quarter	<b>20</b>		101,250	
	4th Quarter	<b>30</b>		151,875	
				<b>365,625</b>	<b>\$125,000</b>
<b>Current Licensed Agents</b>		<b>30</b>			
	<b>Month / Year</b>	<b>No. of Agents</b>	<b>Agency Growth Pace</b>	<b>(Production) 5k per Agent/Qtr</b>	<b>WFG Income</b>
Year 2	1st Quarter	<b>45</b>	<b>50% Per Quarter</b>	225,000	
	2nd Quarter	<b>68</b>		337,500	
	3rd Quarter	<b>101</b>		506,250	
	4th Quarter	<b>152</b>		759,375	
				<b>1,828,125</b>	<b>\$500,000</b>
<b>Current Licensed Agents</b>		<b>150</b>			
	<b>Month / Year</b>	<b>No. of Agents</b>	<b>Agency Growth Pace</b>	<b>(Production) 5k per Agent/Qtr</b>	<b>WFG Income</b>
Year 3	1st Quarter	<b>228</b>	<b>50% Per Quarter</b>	1,139,063	
	2nd Quarter	<b>342</b>		1,708,594	
	3rd Quarter	<b>513</b>		2,562,891	
	4th Quarter	<b>769</b>		3,844,336	
				<b>9,254,883</b>	<b>\$2,000,000</b>

**“Build Leaders and  
Teams will follow”**

**- Jun Dela Cruz -**

If you want linear growth in your agency, you can recruit agents

If you want exponential growth, you must recruit Leaders.

They don't have to come from a finance background or insurance background. As long as they've exemplified leadership skills in their previous or current career.

I was recruited into the industry back in 2008. It was during the whole financial crisis. I was an architect in my previous career. My family lost our business, our home, our cars, our savings during this terrible part of nation's history. Our house even got broken in to 3 times while all of this was happening. We were fortunate that my wife had just finished nursing school and she kept us afloat.

As God closed a door in our lives he opened a window. And this new business we ventured into, as much as we struggled in the beginning, it became a true saving grace and it would lead us to the life of our dreams.

Through the business, of helping people, we had to evolve and transform so we can do the right thing for our clients and attract the right kind of people into our organization.

One of the things we really worked on is our Character Based Leadership, so we can become a character based Leader. It is by far the most important kind of Leadership that we had to provide.

We all live in a morally deteriorating world. And the challenge with STARTING TO THINK SELFISHLY and not THINK AS A SERVANT LEADER, is we then struggle with our Decision Making.

There are certain behaviors that don't bring happiness and certain behaviors that do. We all need to have a deeper understanding that MORAL VIRTUE leads to STRENGTH OF CHARACTER. And Strength of Character leads to GOOD DECISIONS. And Good Decisions lead to PEACE OF MIND & PEACE OF HEART. And that LEADS TO HAPPINESS.

Our company tends to draw overwhelmingly GOOD PEOPLE, because our system is built on helping other people in both the marketplace and the team. I couldn't have advanced and continuously climb had I not been willing to devote myself to BUILDING OTHERS and their businesses in order for mine to grow.

The privilege of having STRENGTH OF CHARACTER is then we enjoy Good Decision Making. We have people at the Home Office making GOOD DECISIONS and then there's TENS of THOUSANDS of Leaders in the Field also making GOOD DECISIONS. And there will be struggle, we all have lessons to learn, but we need to constantly be improving. There's no Point in Life, at any age, that we can ever turn it off. And it's OK.

But one of the coolest things about CHARACTER-BASED LEADERSHIP, you end up being an excellent mentor and coach. People feel your care and your concern, and your interest because it's sincere. And it makes for pretty special friendships. It also makes for pretty awesome BRAND for yourself and your family.

When we help people, we need to do it thoughtfully and respectfully. And we have to stay on it, and on it and on it.

We've got to be thinking LONG TERM. Most people we meet are THINKING SHORT TERM. They're not BUILDING TOWARD A FUTURE. Unfortunately, that LOUSY LEGACY is passed on to the NEXT GENERATION, and then its passed on to the grandchildren and great grandchildren.

OR YOU CAN TURN IT AROUND! And you start thinking Long Term. To think in terms of 10, 20 and 30 years and pass on these principles and understanding to the next generation. It takes that ONE individual, that changes the paradigm. It takes one individual to change the trajectory of their family's name.

It's pretty glorious thing of what we do for our families. Your impact creates a ripple effect that is ultimately, multigenerational. We don't just help ourselves, but our parents, our children, eventually our grandchildren and our great grandchildren. 5 Generations whose lives can be transformed!

Don't you want to be that individual? Don't you want to do that for your family? Don't you want to help other people do that for their families?

And part of Character-based Leadership is our DEDICATION TO YOU. You see our culture, our nation, our government , a lot of wall street suffers terribly from the lack of commitment they have from serving the people they've been put there to serve. It ends up being about power and money and fame.

We need to keep our act together when everyone else is losing theirs, then we can take care of the people that we love.

I hope you're getting a feeling that I'm speaking with you from my heart. That's there's great good in what we do and there's great need for it. And what we do is CRITICALLY TIED to character based leadership. RIGHT THINKING, RIGHT DECISION MAKING, LONG TERM THINKING. This provides great mentoring to people and our people feel about our dedication with those things.

This is WHY WE'RE HERE. This is the MOST IMPORTANT PART of our Machine, and this is the TOUGHEST THING TO DUPLICATE. To build an ARMY OF PEOPLE THAT ARE THIS WAY.

But you combine this with our System, our Hybrid Agency, our compensation model, the Need in the Marketplace, the Good that we Do, this becomes the best place to build a business in our industry. That's ABSOLUTELY MY OPINION and I HAVE ABSOLUTE CONVICTION TO IT.

what are other  
words for  
strength of character?



stoicism, self-discipline,  
dignity, sobriety, restraint,  
poise, reticence, discretion,  
will, determination



## Chapter 3

# Our Company Our Impact Our Environment



*Helping you Fast Forward your Financial Freedom*

# The Parable of the Pipeline

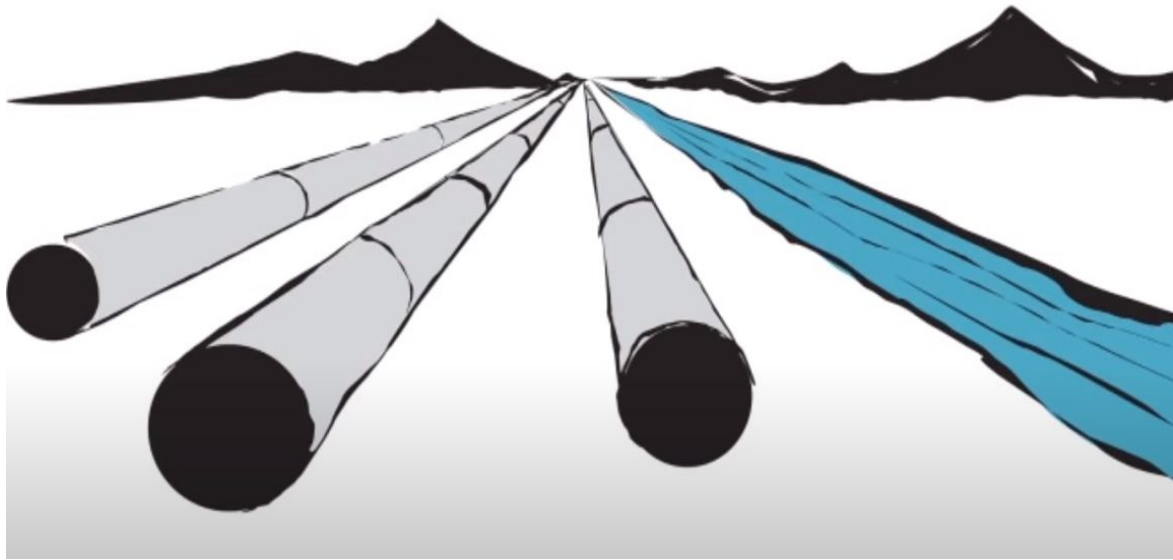
"Once upon a time there was this quaint little village. It was a great place to live except for one problem. The village had no water unless it rained. To solve this problem, the village elders decided to put out to bid the contract to have water delivered to the village on a daily basis. Two people volunteered to take on the task and the elders awarded the contract to both of them. They felt that a little competition would keep prices low and ensure a back-up supply of water.

**Self Employed Thinking** "The first of the two people who won the contract, **ED**, immediately ran out, bought two galvanised steel buckets and began running back and forth from a lake which was a mile away. He immediately began making money as he labored morning to dusk hauling water from the lake. Each morning he had to get up before the rest of the village awoke to make sure there was enough water for the village when it wanted it.

It was hard work, but he was very happy to be making money and for having one of the two exclusive contracts for this business.



**Business Owner Thinking** "The second winning contractor, **BILL**, had a DIFFERENT VISION. He disappeared for a while and He was not seen for months, which made **ED** very happy since he had no competition. **ED** was making all the money. "Instead of buying two buckets to compete with **ED**, **BILL** had drawn up a business plan, found 3 partners, employed a manager to do the work and subcontracted a construction crew to build a pipeline.



Within a year his team had built a large volume stainless steel pipeline which connected the village to the lake. At the grand opening celebration, **BILL** announced that his water was cleaner than **ED**'s water. **BILL** knew that there had been complaints about dirt in Ed's water. **BILL** also announced that he could supply the village with water 24 hours a day, 7 days a week. **ED** could only deliver water on the weekdays--he did not work on weekends.

Then **BILL** announced that he would charge 75% less than **ED** did for this higher quality and more reliable source of water. The village cheered and ran immediately for the faucet at the end of **BILL**'s pipeline.

In order to compete, **ED** immediately lowered his rates by 75%, bought two more buckets, added covers to his buckets and began hauling four buckets each trip. In order to provide better service, he hired his two sons to give him a hand for the night shift and on weekends. When his boys went off to college, he said to them, "Hurry back because someday this business will belong to you." For some reason, after college, his two sons never returned.

"**BILL**, on the other hand, realised that if this village needed water then other villages must need water too. He rewrote his business plan and went off to sell his high speed, high volume, and low cost and clean water delivery system to villages throughout the world.

He only makes a penny per bucket of water delivered, but he delivers billions of buckets of water, and all that money pours into his bank account. **BILL** had developed a pipeline to deliver money to himself as well as water to the villages.



**BILL** lived happily ever after and **ED** worked hard for the rest of his life and had financial problems forever after. The end."

Ask Yourself, "Do you want to BUILD A PIPELINE OR HAUL BUCKETS?"





AEGON is a Fortune Global 500 Financial Services Organization. It is Publicly Traded under “AEG” operates under the Transamerica Brand in the US



8/10's of a Trillion in Assets Under Management  
500 Billion in Assets  
20 Billion Market Cap



Broker Dealer

**BUSINESS MODEL:**

Build your Company within a Company



Business Platform



“NON-CAPTIVE” License - Reciprocated in all 50 States



# The Strength and Earning Power of our Industry



The industry is centuries old. It's history goes all the way back to 1760

The financial industry represents 7.4% of US GDP equaling to 1.5 Trillion in the US and 22.3 Trillion Globally representing 24% of the global GDP

Commissions in the 10's of Billions Annually. WFG pays over A BILLION A YEAR!  
This is a recession Proof Industry. It does well in Good Times or Bad  
The product Quality and Design is Superb and is constantly improving  
The Market need is overwhelming  
Traditional Distribution to Families has severely declined

## A Unique and Powerful System

Developed over Decades

### The Power of letting people start Part Time

- Recruiting a Different Quality Person
- Reducing Pressure to be good right away
- On-Ramp is as long as you need it to be
- The quality of our business is superb. We have excellent persistency and have a century of regulatory experience
- There is no question about the mortality of our business. It is here to stay beyond our lifetimes



### Just a Better Way to Start a Business in the Industry

- Low Cost/Low Overhead
- Low Startup Costs - Less Risk/Less Pressure
- Work From Home
- Online Business
- System to build up to Unlimited Scale
- No Industry Experience necessary



# BECOME A PART OF A WEALTH BUILDING ENVIRONMENT

## FINANCIAL EDUCATION

LEARN & APPLY FOR YOURSELF + SHARE & TEACH YOUR FAMILY AND OTHERS

CREATE MORE **INCOME STREAMS** BUSINESS INCOME & INVESTMENT INCOME

HAVE A TRUE **WEALTH BUILDING BLUEPRINT** BASED ON LONG TERM THINKING

POWER OF ASSOCIATION & PERSONAL DEVELOPMENT TO **BECOME THE BEST VERSION OF YOURSELF**

## YOUR DREAM + OUR ENVIRONMENT

BECOME A **PART OF A MOVEMENT** TO CHANGE THE SAVINGS CULTURE OF AMERICANS

BUILD A PORTFOLIO THAT GENERATES **INCOME WHILE YOU SLEEP**

OWN A BUSINESS THAT CAN BE **PASSED ON TO YOUR CHILDREN**

CREATE **MORE TIME** BY LEVERAGING THE TALENTS & SKILLS OF OTHER PEOPLE IN THE SPIRIT OF TEAMWORK

Don't be a fan.  
Be a **PLAYER.**

Rich Thawley  
Co-Founder

FORMER ATHLETIC DIRECTOR  
SAN JOSE STATE UNIVERSITY  
HE JUST WANTED TO BUY A  
NEW COUCH...HE BECAME A  
MILLIONAIRE 2 YRS LATER

## STRENGTH GROWS

IN THE MOMENTS  
WHEN YOU THINK  
**YOU CAN'T GO ON**

**BUT YOU KEEP GOING ANYWAY**

FROM HAVING NO RUNNING WATER TO 400 MILLION NET WORTH & SOCIAL MEDIA ICON

JUN & JOYCE  
DELA CRUZ

Fastest CEO in WFG History  
First Filipino 7-Figure Earner  
Founder of Cruzader Nation

Penney Ooi  
Top Female income earner in Financial Services Industry  
5M Earner

**FULFILLMENT**  
Comes the moment after you've given it all you had, you go all in, and have no regrets.

Congratulations Raja Dhaliwal

Cab Driver to \$10 Million a year in 12 Years

**JAIME VILLALOVOS**  
#WFGBREAKTHROUGH

Former Bally's Trainer to \$2M annual income

“The people who are crazy  
enough to think they can  
change the world are the  
ones who do”

- Steve Jobs -

## Chapter 4

# The Financial Education Presentation



*Helping you Fast Forward your Financial Freedom*

“Cash Flow is King  
Net Worth is Kingdom

The Stronger the King  
The bigger the Kingdom

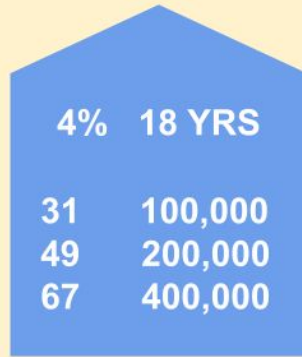
A king lasts for 1 generation  
A Kingdom lasts for many  
generations”

# HOW WE DO IT: RULE OF 72

72 / RATE OF PAY INCREASE = # of YRS INCOME WILL 2X



**THE TRUTH ABOUT  
CASHFLOW  
YOUR INCOME  
INFLATION  
RETIREMENT  
AND BUSINESS**



$72 / 4 = 18$



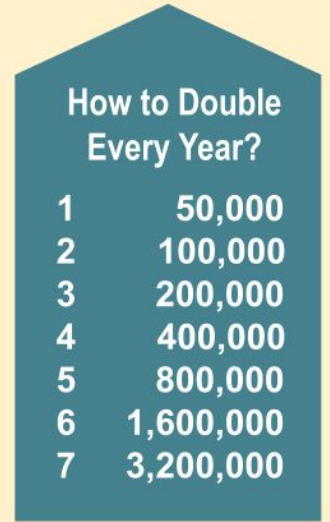
JOB / INFLATION



$72 / 8 = 9$



RETIREMENT



$72 / 72 = 1$

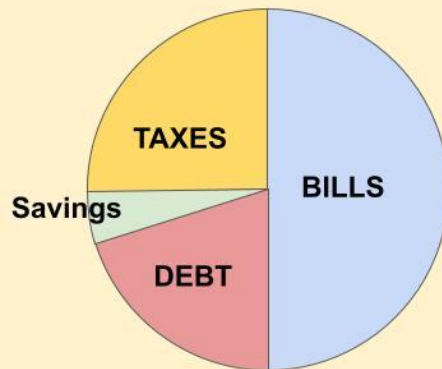


System/Team Based Income (Leadership Driven)

# HOW WE DO IT? SHIFT FROM Employed / Self Employed TO Become a Business Owner & Investor

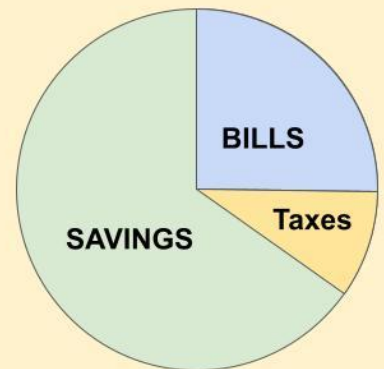


Help The **E**MPLYED & **S**ELF EMPLOYED  
Transition to **B**USINESS OWNER & **I**NVESTOR



**2X**

Business Income



**REDUCE YOUR TAXES, 10X YOUR SAVINGS  
BECOME A 6 FIGURE SAVER (6FS)  
SAVE TO INVEST IN PASSIVE INCOME ASSETS**

# THE EVOLUTION OF LIFE INSURANCE

## LIFE INSURANCE



**40%** of Americans have **NO LIFE INSURANCE** and Those who have it, 40% are **UNDERINSURED**

**Life Insurance is the FOUNDATION of FINANCIAL PLANNING**

TERM is like Renting a house  
**PERMANENT** is like Buying

**MOST PEOPLE DON'T DIE EARLY**  
Term Insurance is affordable.

Less than **1%** of  
All Term life Policies pay  
Death benefit claims

Do you know your **Life Insurance** Number?

Debt  
Income  
Mortgage  
Education

At a minimum,  
You should have



**10X**  
YOUR  
ANNUAL  
FAMILY  
INCOME.



Do you know your **Financial Independence Number?**  
RETIREMENT is NOT about your age but it's about **HOW MUCH YOU SAVE**

50% of MEN will live to 87 and  
50% of WOMEN will live to 90<sup>3</sup>

Tax Free Distribution  
Lower your Tax Bracket  
No Penalties &  
No RMD's



**Terminal Illness**

38.4% of men and women  
will be **diagnosed with Cancer** during their  
lifetime (4:10)

60% of Bankruptcies  
are **DIRECTLY TIED** to  
Medical conditions

Allow you early access to  
policy's death benefit in the  
event of a qualifying chronic,  
critical or terminal illness  
while you're alive

Can you put a Price  
Tag on **YOUR LIFE?**



**Long Term Care**

**58%** of WOMEN and **47%**  
of men 65 and older  
Will need **LONG TERM CARE**  
During their lifetime

If you get sick when you're  
older, who will take care of  
you? **SPOUSE, SIBLING OR CHILDREN?**

2:6 ADL's to qualify  
(Indemnity & Tax Free)  
2% of the Death Benefit

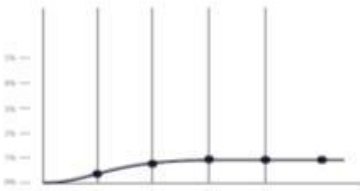


1 <https://www.bestliferates.org/blog/2017-life-insurance-statistics-and-facts/>  
2 "Why Term Life Insurance is Cheaper", by Doug Mitchell, Feb 12, 2019 - <https://www.bestlifequote.com/blog/cheap-term-life-insurance/>  
3 Source: Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2014 as of 2016  
4 <https://www.cancer.gov/about-cancer/understanding/statistics>  
5 2018 Long-Term Care Statistics, <https://www.morningstar.com/articles/879494/75-must-know-statistics-about-longterm-care-2018-ed.html>

## WHERE DO YOU HAVE THE BULK OF YOUR SAVINGS?

### A

**Fixed Interest**  
(Guaranteed but below Inflation)



### 1



**CAPITAL GAINS TAX**  
**15% - 20%**

### B

**Variable Interest**  
(Unprotected Money, Higher Returns)



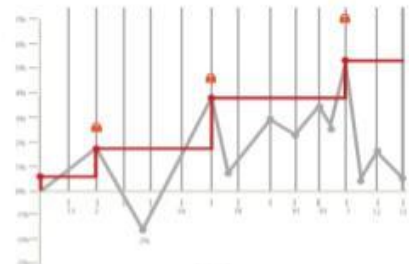
### 2



**INCOME TAX**  
**22% - 37%**

### C

**Index**  
(Protected Money)



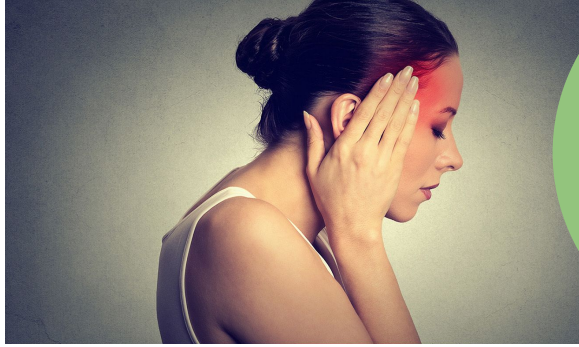
### 3



**TAX FREE**  
**0%**

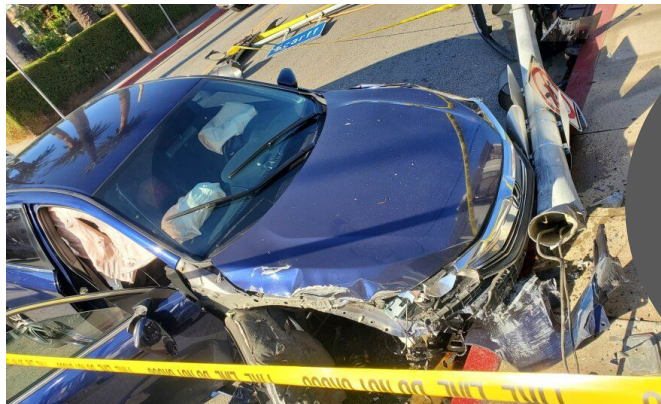


# Add Living Benefits to Life Insurance



795,000  
people will  
suffer a  
**STROKE**  
this year

805,000  
people suffer a  
**HEART ATTACK**  
each year



4.4M  
will get injured  
from a **CAR**  
**CRASH**  
this year

1.9 MILLION  
people will get  
diagnosed with  
**CANCER**



# Add Tax Free Vehicle to Retirement Plan

<https://lifeinsurance.pacificlife.com/themissingasset>



## COMPARE \$300,000 RETIREMENT INCOME



**Total After-Tax Income**  
**\$212,250**

**Effective Tax Rate**  
**29.25%**

**Total After-Tax Income**  
**\$256,125**

**Effective Tax Rate**  
**14.63%**

# BECOME A 6-FIGURE SAVER

## Step 1: Initial Investment

**Initial Investment \***

\$0

Amount of money that you have available to invest initially.

## Step 2: Contribute

**Monthly Contribution**

\$8,500

Amount that you plan to add to the principal every month, or a negative number for the amount that you plan to withdraw every month.

**Length of Time in Years \***

25

Length of time, in years, that you plan to save.

## Step 3: Interest Rate

**Estimated Interest Rate \***

10

Your estimated annual interest rate.

## The Results Are In

In **25** years, you will have **\$10,031,400.06**

HOW MANY PERCENT OF YOUR RETIREMENT PER BUCKET?



## Chapter 5

# The Fast Start

**What's your "WHY"  
What's your Dream?**



*Helping you Fast Forward your Financial Freedom*

“Dream no small dreams.  
They have no power to stir  
the hearts of men”

Victor Hugo

# DREAM...DECIDE...DO

Write down a list of dreams you'd like to achieve including a Timeline and a Cost. Do not limit your imagination. Be as specific as you can. Give a copy of this to your Marketing Director/Sr Marketing Director.

## TO "DREAM" LIST



	Dream	Timeline	Cost
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			



**ENROL 3 TO LICENSING**

**GET YOUR LICENSE**

**BECOME A NET RECRUIT**

**PRODUCE A NET RECRUIT**





Name:

Date:

Date:

Date:

Date:

WFG Agent Code:

**REASON WHY YOU CAME ON BOARD**

Recruiter:

1

Trainer:

2

SMD:

3

**\$100k Qualified List**

Profile: (1) Age 30+ (2) Married (3) Children (4) Home Owner (5) Solid Business/Career Background (6) 250k HH Income (7) Dissatisfied (8) Entrepreneur

**STAY CLEAR / AVOID: Negative and Low Identity People**

**First 3 Licenses**

1

2

3

Super Qualified Referral Partner

Spouse

Profile Score

Possible WHY (Dream)

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

**Rollover Referral Partner (59 yrs old and above)**

16

17

18

19

20

21

22

23

24

25

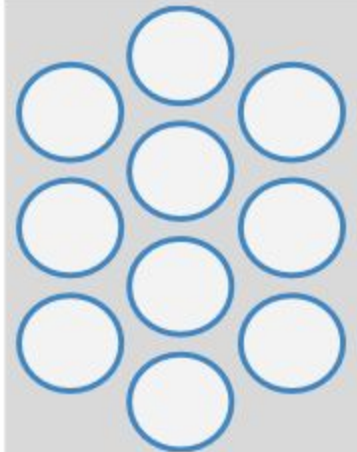
**90 Day Focus**

**MD PROMOTION**

**10 LICENSE**

**5 NET REC**

**10 LICENSES**



“Great companies don't hire skilled people and motivate them, they hire already motivated people and inspire them”

- Simon Sinek-



## Chapter 6

# The Financial Need Analysis



*Helping you Fast Forward your Financial Freedom*

“Most people have a Cash flow  
plan.

Very few have a Build their Net  
Worth Plan”

- AG Garcia -



# Financial Needs Analysis



## Cash Flow

- Earn additional income
- Manage expenses



## Debt Management

- Consolidate debt
- Strive to eliminate debt



## Emergency Fund

- Save at least 3-6 months' income
- Prepare for unexpected expenses



## Proper Protection

- Protect against loss of income
- Protect family assets



## Build Wealth

- Strive to outpace inflation and reduce taxes



## Preserve Wealth

- Reduce taxation
- Build a family legacy

Client 1 Name \_\_\_\_\_ Client 2 Name \_\_\_\_\_

Associate \_\_\_\_\_ Date \_\_\_\_\_