UNIFIED SYSTEM

Philosophy to empower families

CANADA

BUSINESS IDEA **STEP 1 & 2**

UNDERSTAND THE PROBLEMS

BEFORE THE OPPORTUNITY

INCOME = DREAMS

DID YOU KNOW?

MANY PEOPLE ARE UNAWARE ABOUT THE THINGS BELOW WHEN IT COMES TO THEIR INCOME

Is your current income produced by

☐ **SKILL & HOURS** ☐ **SYSTEM**

Is your current income

☐ **RENTED** ☐ **OWNED**

Are you able to transfer your current income to your spouse or children?

☐ **YES** ☐ **NO**

Are you able to sell your current income to someone else?

☐ **YES** ☐ **NO**

SOLUTION TO THE CHALLENGES

KNOW SOMEONE	IT IS POSSIBLE
SKILL & HOURS	SYSTEM
SINGLE HANDED INCOME	MULTI HANDED INCOME
Debt 25-30 Years	Debt Free 5-7 Years
Problem Q-F-T	Quality Family Time
Compromised Lifestyle	World Class Lifestyle
Give Up On Dreams	Accomplish Your Dreams

SINGLE HANDED INCOME
- Disappear
- Dependent
- (limited potential)
- Never multiplies

MULTI HANDED INCOME
- Never disappear
- Independent
- (unlimited potential)
- Multiplies

AFTER UNDERSTANDING THIS

DON'T YOU THINK MULTI-HANDED INCOME IS A NECESSITY?

☐ YES OR ☐ NO

QUESTION IS

WHICH INDUSTRY IS BEST?	WHICH COMPANY IS LARGEST?	WHICH DISTRIBUTION IS LARGEST?
https://shorturl.at/F73f6	https://shorturl.at/3z12G	https://shorturl.at/smuWI

EVERYONE DESIRES SECURITY, UNLIMITED GROWTH & FREEDOM
BUT THEY ARE ONLY POSSIBLE TOGETHER THROUGH
MULTI – HANDED INCOME

ARE YOU LOOKING FOR

☐ SECURITY ☐ UNLIMITED GROWTH ☐ FREEDOM

IN YOUR LIFE?

☐ Yes ☐ No

IF YES, UNDERSTAND THE INCOME TYPES

SINGLE - HANDED	MULTI - HANDED
SALARY	ROYALTY
COMMISSION	DIVIDEND
MARGIN	CAPITAL GAIN
PRODUCED WITH SKILL & HOURS	PRODUCED WITH SYSTEM

Are you currently experiencing the incomes on the right side?

SO IF YOU DESIRE TO

- BREAK THE PAYCHECK-TO-PAYCHECK CYCLE
- EXPERIENCE MULTI-HANDED INCOME TYPES
- LIVE A WORLD-CLASS LIFESTYLE

Let's explore how this business idea can transform your life

WHO ARE WE?

CONVENIENCE
amazon
RETAIL INDUSTRY

WORLD FINANCIAL GROUP INC*

Bringing a new philosophy to the financial sector

EXPERIENCE
COFFEE INDUSTRY

HOME FINANCING REF.	INSURANCE & ESTATE PLANNING	INVESTMENTS (FHSA, TFSA,RRSP)

WITH VARIOUS FINANCIAL INSTITUTIONS

BMO · iA Financial Group · Equitable · ivari · Manulife · Foresters Financial

“EDUCATION & AWARENESS”

PEOPLE PUT 50 – 60% PAYCHECK INTO

HOME FINANCING	INSURANCE	INVESTMENT

WITHOUT UNDERSTANDING

COMPOUND & SIMPLE INTEREST	TAX ADVANTAGES & STRATEGY TO CREATE WEALTH	SAFETY & GROWTH OF MONEY TOGETHER

HOW IMPORTANT IS EDUCATION ABOUT FINANCIAL PRODUCTS THAT CONSUME THE MAJORITY OF YOUR PAYCHECK?

☐ NOT IMPORTANT ☐ VERY IMPORTANT

SO WE ARE CHANGING THE

CURRENT TRANSACTIONAL APPROACH

TOWARDS EDUCATIONAL APPROACH

IN THE FINANCIAL INDUSTRY

IF YOU DESIRE TO BECOME WEALTHY, WOULD YOU BECOME WEALTHY BY?

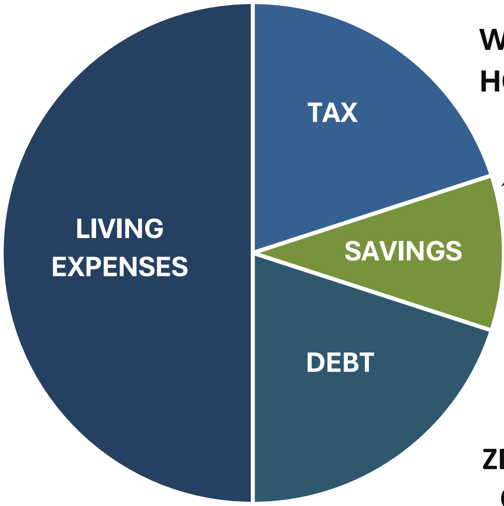
JUST MAKING MONEY

OR

MAKING MONEY & HAVING EDUCATION **ABOUT HOW MONEY WORKS**

HOW ARE WE DOING THIS & WHO PAYS US?

MONTHLY PAYCHECK



WE EDUCATE WHY & HOW TO SAVE MORE

ZERO COST TO CONSUMER

IDENTIFY FINANCIAL DREAMS

- RETIREMENT SAVINGS
- CHILD EDUCATION SAVINGS
- INCOME PROTECTION
- PAY OFF DEBT.

PROVIDED WITH

BMO
Equitable
Manulife
ivari
iA Financial Group

THEY PAY US

WHAT IS THE NEED FOR WHAT WE DO?

91% WORK HARD UNTIL AGE 65 & THEN BECOME DEPENDENT

Educate Financial Concepts About How Money Works To Middle Income Families

ARE FINANCIALLY EDUCATED ABOUT HOW MONEY WORKS **9%**

Which Only Few Families Have Access To

WFG

*To serve **91% population**, how many **locations** do you think we need for our business?*

☐ LIMITED ☐ UNLIMITED

THIS IS WHY WE GIVE TWO CHOICES TO EVERYONE

Education about financial concepts

DETAILED SOLUTIONS ABOUT HOW TO SAVE MONEY

If you see value, you proceed as a client

Or continue with what you are currently doing

Interested about concept of multi-handed income

DETAILED INFORMATION ABOUT BUILDING YOUR OWN BUSINESS

Show how you can become a location and build more locations

PICK ONE OF THESE OPTIONS FOR MORE DETAILS

LEARN FINANCIAL CONCEPTS	EXPAND BUSINESS IDEA	BOTH

HOW TO BECOME BUSINESS PARTNER

GENERAL CONCERNS BEFORE STARTING ANY BUSINESS

INVESTMENT	TIME	NEED	KNOWLEDGE	RISK
HOW MUCH MONEY IS NEEDED?	FLEXIBILITY OF TIME	BIGGER THE DEMAND, BIGGER THE SCOPE	NO KNOWLEDGE = NO SUCCESS	PEOPLE DON'T DO BUSINESS BECAUSE OF RISK

LET'S UNDERSTAND HOW WORLD FINANCIAL GROUP BUSINESS MODEL WORKS?

EVERY FAMILY RECEIVES INCOME FROM THE 4 QUADRANTS

3 LOCATIONS WITH 40 LICENSES GENERATES APX. $250,000 MULTI-HANDED INCOME

SINGLE-HANDED
SALARY
COMMISSION
MARGIN

EMPLOYEE
HOURS $$$$

BUSINESS
RUNS ON SYSTEM

MULTI-HANDED
ROYALTY
DIVIDEND
CAPITAL GAIN

MOVE YOURSELF

SELF EMPLOYED
LIFE $$$$

INVESTOR

95%
Population

5%
Population

$M $M $M
System

Govt. License
System

Start as self-employed after getting the license & learning the system

ALLOWS YOU TO BECOME &
BUILD LOCATIONS LIKE

ANSWERS TO THE CONCERNS

INVESTMENT	TIME	NEED	KNOWLEDGE	RISK
AGENCY REGISTRATION $150 + TAX, LICENSE MATERIAL $199 + tax	FLEXIBLE HOURS UNTIL INCOME REPLACEMENT	91% POPULATION IS HUNGRY FOR FINANCIAL EDUCATION	TRAINED BY PROFESSIONALS WHO ARE BUILDING MULTIPLE LOCATIONS	NO RISK AT LEAST GAIN FINANCIAL EDUCATION

AFTER UNDERSTANDING THIS, IF YOU ARE WILLING TO INVEST A FEW HUNDRED DOLLARS

ON SELF - EDUCATION ABOUT MONEY & ON POTENTIAL TO BUILD MULTI-HANDED INCOME BUSINESS

Let me show you how your life will potentially change!

ONCE IN A LIFETIME CHANCE

WHEN YOU GENERATE

MULTI – HANDED INCOME

ONCE YOU EARN IT, YOU OWN IT

YOU

BUILD
3 LOCATIONS
(40 LIC.)

MULTI-HANDED INCOME
APX. $250,000
PER YEAR

BUILD
6 LOCATIONS
(80 LIC.)

MULTI-HANDED INCOME
APX. $500,000
PER YEAR

BUILD
9 LOCATIONS
(160 LIC.)

MULTI-HANDED INCOME
APX. $1 MILLION
PER YEAR

YOUR DREAMS & GOALS

EXPERIENCE YOUR DREAMS

WHEN YOU MAKE

SINGLE – HANDED INCOME

YOU NEED TO EARN THE SAME INCOME OVER & OVER

JANUARY 1ST → DECEMBER 31ST

$0 $0 $0

Cycle continues for 30 – 40 years

AFTER UNDERSTANDING THIS LET ME ASK YOU

Is it important for you

- ☐ To get education about how money works?
- ☐ To live a debt free life?
- ☐ To multiply your income 5x or 10x?
- ☐ To live a world-class lifestyle?

ARE YOU ABLE TO DO THIS WITH

☐ **MULTI-HANDED INCOME** which you own or ☐ **SINGLE-HANDED INCOME** which you rent

Your choices today determine your future

IT LEAVES YOU WITH ONLY TWO OPTIONS

MULTI-HANDED INCOME

☐ EITHER YOU STEP FORWARD FOR GROWTH & BRIGHTER FUTURE

SINGLE-HANDED INCOME

☐ YOU CONTINUE TO STAY WHERE YOU ARE

REGISTER YOUR LOCATION CODE

https://registration.wfglaunch.com/

WELCOME TO OUR ORGANIZATION

After recruiting show them Step 3 Part 1 video & follow up in 24 hours to show Step 3 Part 2 video to begin the process

Step 3

Follow up within 24- 48 hours to educate 10% saving philosophy

Step 4

Register with HLLQP.COM & start the process for your license.

WELCOME TO LIFE CHANGING BUSINESS PROCESS

LICENSING

BUY YOUR COURSE

TOP UP BUNDLE

- Go to hllqp.com
- Click sign-up and create an account
- Click on **HLLQP** & select **LLQP-A&S** Top up Bundle
- Add the **Top Up bundle** to cart
- Go to cart and proceed to **checkout to pay**

COMPLETING COURSE

- Click on **“My Profile”** in the top right of HLLQP website
- Scroll down to “**CIPR**” and click on “here” to create CIPR number
- Once created enter CIPR number and verify in your email.
- Go back to your profile on HLLQP & **update CIPR number.**
- To unlock main course first complete the 12 questions compulsory **Canadian Ethics course** by going under My Courses and selecting it
- Once completed follow the process below and complete **Ethics & A&S certifications** first
- Once both are completed book **provincial exam** via **provincial council**
- After passing provincials follow the same **process for Life & Seg Funds**

STEPS TO CLEAR STUDY

Quiz	**Attend** Live class or video	**Practice** **Mock Exam**	**Write** Ethics & A and S certification
Book Provincial for Ethics & A and S	**Pass & submit** (A & S) license	**Finish** Life & Seg following the same steps	**Update** Full license

PEOPLE MIGHT SAY

IT’S A SCAM OR PYRAMID

But they are unknown to the fact that this is a very **regulated business**

I AM NOT GOOD AT CONVINCING PEOPLE

But they are unknown to the fact that it is a **system driven business**

I HEARD ABOUT THIS BEFORE

But they are unknown to the fact that **understanding from the right person** is the only way to success

BEFORE WE SHOW YOU THE PATH TOWARDS SUCCESS, LET'S BEGIN WITH ANSWERING A FEW QUESTIONS:

- **How important is it for you to become debt free?**

  ☐ Very Important ☐ Not Important

- **How important is it for you to have quality family time & live life on your own terms?**

  ☐ Very Important ☐ Not Important

- **How important is it for you to take your income to 5X and 10X?**

  ☐ Very Important ☐ Not Important

- **How important is it for you to elevate your identity as an entrepreneur and become someone?**

  ☐ Very Important ☐ Not Important

IF THE ANSWER TO ANY OF THE QUESTIONS IS VERY IMPORTANT, THE ONLY SOLUTION IS TO TRANSITION

FROM SINGLE - HANDED	TO MULTI – HANDED INCOME

ON THIS POWERFUL PLATFORM PEOPLE PROCEED WITH TWO TYPES OF THINKING

AGENT	FOUNDER
MAKE A SALE	BUILD LOCATIONS
NEED TO GET LICENSE	NEED TO HAVE SYSTEM
MAKE SINGLE - HANDED INCOME	PRODUCE MULTI - HANDED INCOME

With which mentality will you proceed with

☐ **AGENT** ☐ **FOUNDER**

VISION

LET'S VISUALIZE DREAM BUSINESS OF MULTI-HANDED INCOME

We educate every family on

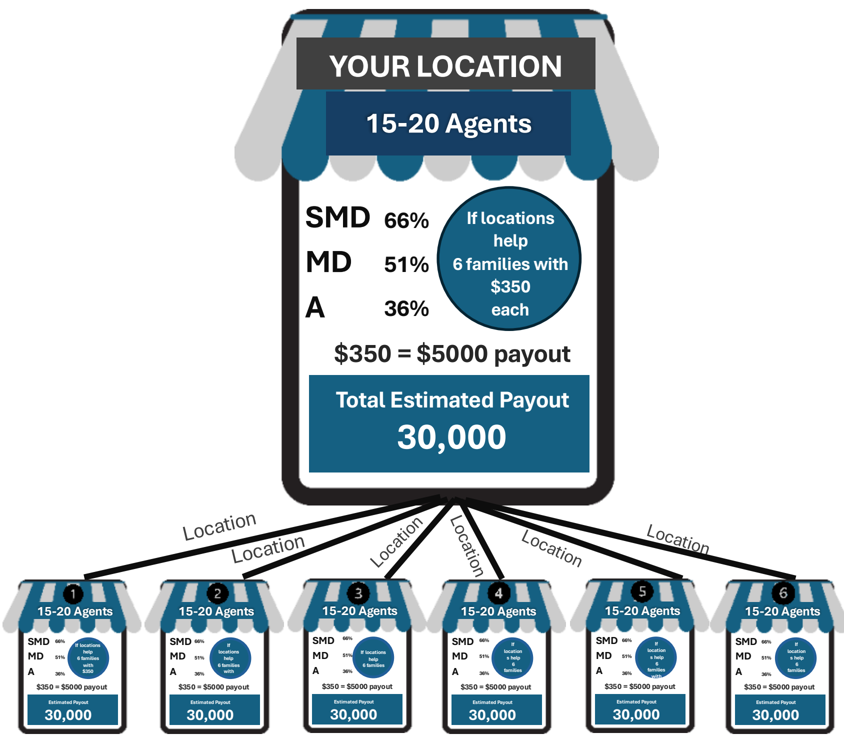
- **10% savings** from net paycheck
- **Understand & apply 3 rules of money**
  Compounding, Risk & Tax
- **Accomplish 3 goals**
  Income Protection, Income Replacement & Generational Wealth

»» If family contributes **$350** into various financial solutions we provide (CI, IUL, IP)

»» It leads to **$5000** total payout

»» **66%** goes towards running a location

34% goes towards developing locations



Total Payout = 30,000 x 6 = 180,000

You Receive (12% + 4%) Royalty

Estimated payout from your location

$11,200

+

Estimated payout on 6 locations

$28,800

= $40,000 X 12

$480,000/YR

SYSTEM

TRACK TO BECOME & DEVELOP LOCATIONS

30 Days

New Recruit

New Recruit

New Recruit

NON - LICENSE

60 Days

POWER NUMBER

3 Recruits	**$1050** Savings **15,000** Points	**1** License

EACH MONTH
(Build One 4x4)

LICENSE

90 Days

MAGIC NUMBER

6 Recruits	**$2,100** Savings **30,000** Points	**2** Licenses

EACH MONTH
(Build Power Number)

BUILDER

NEW LOCATION
SMD &
50K Earner

NEW LOCATION
SMD &
50K Earner

NEW LOCATION
SMD &
50K Earner

FIRST STEP FOR YOU IN 4 WEEKS

1X1 — YOU

2X2 — YOU, A

3X3 — YOU, A, B

4X4 — YOU, A, B, C

IN 4 WEEKS

Observe 4 recruits	Observe 4 clients	Finish A & S certs	Register for convention

If you succeed in moving yourself and 6 more on this track
YOU WILL BUILD THE BUSINESS ABOVE

You run on the track & get other behind you run on the same track

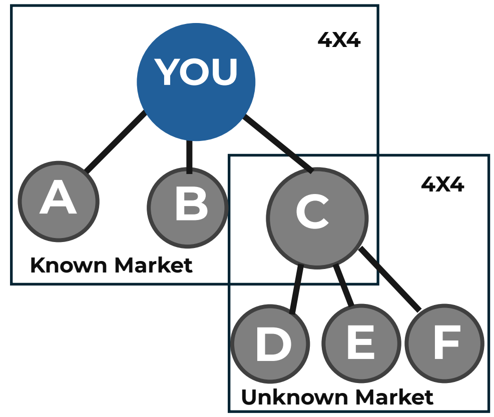
AFTER UNDERSTANDING
THE VISION & SYSTEM
ARE YOU READY TO PROCEED ON

☐ **YES** ☐ **NO**

WHILE YOU FOLLOW

FOUR PATHWAYS WILL OPEN

- ☐ Learn how to recruit (market) to access unknown, unlimited market on an ongoing basis
- ☐ Learn how to save (profitability & service) &
- ☐ Get licensed (expansion) & associate promotion
- Get registered for convention (self-improvement



Everyone follows the same process

TO ACCOMPLISH YOUR

LET'S COMMIT TO

TIME

MONDAY	TUESDAY	WEDNESDAY	THURSDAY
________	________	________	________

FRIDAY	SATURDAY	SUNDAY
________	________	________

WEEKLY TRAINING

- MONDAY - 10:00 – 11:00 AM (MST)
- WEDNESDAY - 6:00 – 7:00 PM (MST)

UNDERSTAND THE PHILOSOPHY OF 10%, 3 RULES & 3 GOALS

Trainer to schedule time

____

Preferred with husband & wife (if married)

ACTION ON TOP 3 LIST

1) ______________________________
2) ______________________________
3) ______________________________

Who are the first three loved ones you would be able to invite to your home so that we can educate them about MULTI-HANDED INCOME & HOW MONEY WORKS

BEFORE APPROACHING YOUR PEOPLE ON THE LIST
UNDERSTAND OUR APPROACH IS DIFFERENT

MEET ⋙ EDUCATE PHILOSOPHY ⋙ BUSINESS (Recruit, Save, 4x4)

RECRUIT OR LICENSE

TO START THE 4X4 PROCESS FROM YOUR KNOWN MARKET

HOW TO CALL PEOPLE ON THE LIST TO MEET THEM

- Ask for **time** first
- Reason for asking is to meet with you
- Recently started a project, would like to meet & show you
- Close - let's meet & talk

HOW TO PREPARE THEM TO LISTEN

- Reason for meeting you today – I started a new **project** with **WFG**
- You might have **heard** of it as it's a growing company
- I heard of it earlier but had **misconceptions**
- But recently, I learned from [trainer] the power of **multi- handed income & royalty**
- I thought I should share my **learnings** with you
- So, I will let [trainer] share with **you** what they showed me

BY LEARNING THE RIGHT APPROACH

YOU WILL LEAD MARKET RESPONSE INSTEAD OF **BECOMING A VICTIM OF MARKET RESPONSE**

IN THE PROCESS

When we **meet with people & educate them**
Some will say – YES
Some will say – NO
But both benefit you

Go with the mindset of **expressing your learnings** with people instead of doing business with people

Make first three appointments in the **presence of your trainer**.
So that they fix wrong approach immediately

BEFORE PLANNING YOUR FINANCIAL FUTURE

Let me ask you

Is saving and investing a priority or you save what is leftover?

☐ PRIORITY ☐ LEFTOVER

Do you know if compounding, risk and tax are in your favour for your savings and investments?

☐ YES ☐ NO

Do you know how to accomplish the three goals of income protection, income replacement, and generational wealth together?

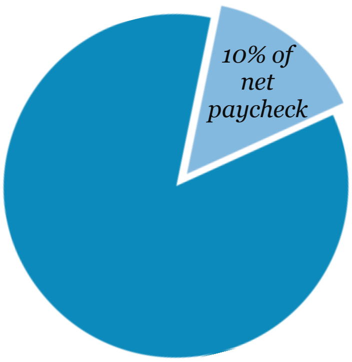
☐ YES ☐ NO

Do you understand the importance of timely decisions when it comes to your financial future?

☐ YES ☐ NO

PROCESS OF WEALTH CREATION

SET ASIDE MINIMUM



UNDERSTAND AND APPLY

3 Rules of Money

- Compounding Effect
- Risk Effect
- Tax Effect

ACCOMPLISH

3 Goals in Sequence

- Income Protection
- Income Replacement
- Generational Wealth

WHY SHOULD YOU SET ASIDE 10% OF NET PAYCHECK FOR YOURSELF?

Do you pay monthly bills?

☐ CELL PHONE COMPANIES

☐ MORTGAGE PAYMENTS TO BANKS

☐ GROCERY BILLS TO VARIOUS STORES

- **Are they becoming wealthy?**

  ☐ Yes ☐ No

- **If you pay yourselves at least 10% with discipline do you think you will become wealthy?**

  ☐ Yes ☐ No

- **Do you think you & your family deserve to be wealthy?**

  ☐ Yes ☐ No

HARD EARNED MONEY IS LIKE A SEED IN YOUR HANDS

Would you turn that seed into fruit?

BY STORING THE SEED

BY SOWING THE SEED

✓ **BY SOWING THE SEED**

Similarly, to create future wealth

YOU NEED TO SOW AT LEAST 10% OF YOUR PAYCHECK TODAY

**Remember,
for fruit to appear,
seed needs to disappear!**

THREE RULES OF MONEY

RULE OF 72

$$\frac{72}{\text{RATE OF RETURN}} = \text{YEARS TO DOUBLE YOUR MONEY}$$

COMPOUNDING EFFECT

ACCUMULATION

72 / 4 = 18

MONEY DOUBLES EVERY 18 YEARS

TIME	4%
TODAY	$10,000
18	$20,000
36	$40,000

72 / 8 = 9

MONEY DOUBLES EVERY 9 YEARS

TIME	8%
TODAY	$10,000
9	$20,000
18	$40,000
27	$80,000
36	$160,000

72 / 12 = 6

MONEY DOUBLES EVERY 6 YEARS

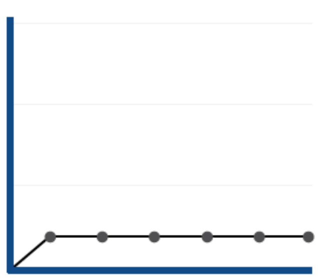
TIME	12%
TODAY	$10,000
6	$20,000
12	$40,000
18	$80,000
24	$160,000
30	$320,000
36	$640,000

THE DIFFERENCE BETWEEN $10,000 AT 4% VS 12% IS $600,000

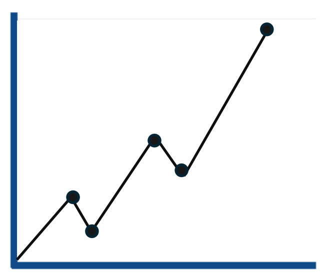
HOW MONEY GROWS

RISK EFFECT

PROTECTION



NO GROWTH



GROWTH WITH RISK

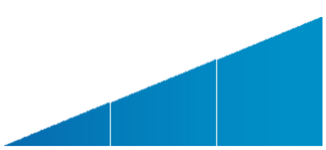
GROWTH WITHOUT RISK

HOW MONEY GETS TAXED

TAX EFFECT

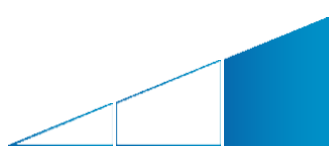
DISTRIBUTION

TAX NOW



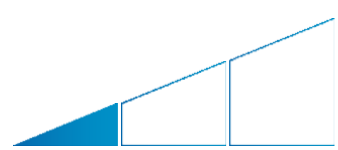
SAVINGS ACCOUNT
GIC'S

TAX LATER



RRSP
PENSION PLAN
REAL ESTATE & STOCK MARKET

TAX ADVANTAGE



TFSA
FHSA
UNIVERSAL LIFE
WHOLE LIFE

ACCOMPLISH 3 GOALS IN SEQUENCE

How valuable and important are these three goals for you to look after?

INCOME PROTECTION	INCOME REPLACEMENT	GENERATIONAL WEALTH

☐ **Very Valuable** ☐ **Valuable** ☐ **Not Valuable**

WHAT ARE YOU CURRENTLY DOING TO LOOK AFTER THESE THREE GOALS?

INCOME PROTECTION

Current Plan

☐ TERM ☐ UL ☐ NO COVERAGE
☐ WL ☐ AT WORK ☐ OTHER ______

ESTIMATED NEED	
DEBT	**= $**
INCOME(5X-10X)	**= $**
MORTGAGE	**= $**
EDUCATION	**= $**
TOTAL	**= $**

INCOME REPLACEMENT

Current Plan

☐ RRSP ☐ NON-REG ☐ TFSA
☐ RENTAL INCOME ☐ OTHER ______

ESTIMATED NEED		
LIFE EXPECTANCY	**=**	**YRS**
INCOME REQ. PER MONTH	**= $**	
YEARS REQUIRED FOR	**=**	**YRS**
TOTAL	**= $**	

GENERATIONAL WEALTH

Current Plan

☐ REAL ESTATE ☐ CHILD PLAN
☐ STOCKS ☐ P.L.I ☐ OTHER______

ESTIMATED CAPITAL GAINS	
NON-REG. (STOCKS/REAL ESTATE)	**= $**
REG.(RRSP/ PENSIONS)	**= $**
TOTAL	**= $**

APX. MONTHLY FAMILY NET INCOME = $____________

FOLLOWING THE PHILOSOPHY OF

10% SAVINGS + 3 RULES + 3 GOALS

YOUR CURRENT PLAN IS

☐ **INEFFECTIVE** ☐ **INSUFFICIENT** ☐ **COMPLETE**

To look after these three goals, do you think a decision should be made

☐ **URGENTLY WHILE TIME HAVING ON YOUR SIDE** **OR** ☐ **LATER ON WHEN TIME IS GONE**

TO PUT YOUR FAMILY ON TRACK FOR WEALTH CREATION

BUILD YOUR FINANCIAL HOME PROPERLY

TAX FREE GENERATIONAL WEALTH

INCOME REPLACEMENT

GROWTH	SAFETY	TAX ADVANTAGES
COMPOUNDING EFFECT	RISK EFFECT	TAX EFFECT

INCOME PROTECTION

10% savings from net paycheck

HOME	☐ INCOME PROTECTION ☐ GROWTH ☐ SAFETY ☐ TAX ADVANTAGE
FHSA	☐ INCOME PROTECTION ☐ GROWTH ☐ SAFETY ☐ TAX ADVANTAGE
RRSP	☐ INCOME PROTECTION ☐ GROWTH ☐ SAFETY ☐ TAX ADVANTAGE
NON-REG. (Stock /Real estate)	☐ INCOME PROTECTION ☐ GROWTH ☐ SAFETY ☐ TAX ADVANTAGE
TFSA	☐ INCOME PROTECTION ☐ GROWTH ☐ SAFETY ☐ TAX ADVANTAGE

*We don't provide any legal & tax advice

WHICH FINANCIAL STRATEGY OFFERS ALL IN ONE?

☐ **INCOME PROTECTION** ☐ **GROWTH** ☐ **SAFETY** ☐ **TAX ADVANTAGE**

UNIVERSAL LIFE & WHOLE LIFE

ALL FOUR CORNER STONES TO BUILD A STRONG FINANCIAL FOUNDATION

Equitable	BMO	iA Financial Group	Foresters Financial	ivari
100 YEARS	207 YEARS	150 YEARS	150 YEARS	180 YEARS

GROWTH	SAFETY
MARKET RETURNS OR DIVIDEND RETURNS	DIVERSIFICATION OR GUARANTEES
TAX ADVANTAGE	**PROTECTION**
TAX DEFERRED GROWTH TAX PREFERRED ACCESS	LIFE PROTECTION & TERMINAL ILLNESS LIVING BENEFITS

GROWTH POTENTIAL WITH PROFESSIONAL MONEY MANAGEMENT

UL MARKET RETURN / **WL DIVIDEND RETURN**

FIDELITY TRUE NORTH	FIDELITY CANADA OPPPORTUNITIES	USA DAQ	EQUITABLE PAR-ACCOUNT RETURN
2014 = 13.52	2014 = 9.06	2014 = 24.88	2014 = 6.80%
2015 = -2.10	2015 = -9.09	2015 = 26.42	2015 = 6.80%
2016 = 9.75	2016 = 24.36	2016 = 0.39	2016 = 6.50%
2017 = 4.65	2017 = 2.65	2017 = 19.94	2017 = 6.50%
2018 = -8.23	2018 = -3.71	2018 = 5.41	2018 = 6.35%
2019 = 20.68	2019 = 24.66	2019 = 28.01	2019 = 6.20%
2020 = 9.78	2020 = 27.34	2020 = 41.72	2020 = 6.20%
2021 = 22.93	2021 = 19.24	2021 = 22.70	2021 = 6.05%
2022 = -5.59	2022 = -2.51	2022 = -29.73	2022 = 6.05%
2023 = 9.82	2023 = 17.96	2023 = 46.29	2023 = 6.25%
5 YEARS – 9.20	**5 YEARS – 14.34**	**5 YEARS – 19.09**	**5 YEARS – 6.15%**
10 YEARS – 6.81	**10 YEARS – 10.33**	**10 YEARS – 17.86**	**10 YEARS – 6.37%**
FIDELITY TRUE NORTH	FIDELITY CANADIAN OPPORTUNITIES	USA DAQ	EQUITABLE PAR-ACCOUNT RETURN

HOW 10% PHILOSOPHY EMPOWER FAMILIES

FAMILY 1

Saving total
$400 monthly

$4000/MONTH
NET INCOME
NO HOME IN CANADA
(35 YEARS OLD EXAMPLE)

UNIVERSAL LIFE

Contribution
$250 Monthly
FOR 20 YEARS

Income Protection
Est. **$550,000**
UP TO 23 YEARS

Income Replacement
Est. **$81,000** Age 55
Est. **$136,000** Age 65

Generational Wealth
$150,000

+

FHSA OR TFSA
$150/M AT
AVG. 7%
FOR 15 YEARS

CAN BE INVESTED IN SEG FUNDS WITH PRINCIPAL & DEATH GUARANTEE

$46,929
15 YEARS

$25,802
10 YEARS

$10,739
5 YEARS

+

CRITICAL ILLNESS PROTECTION

TERM 25
$25,000
PREMIUM
$14.41

☐ INCOME PROTECTION ☐ INCOME REPLACEMENT ☐ GENERATIONAL WEALTH

FAMILY 2

Saving total
$600 monthly

$6000/MONTH
NET INCOME
ALREADY HOMEOWNER
(40 YEARS OLD EXAMPLE)

UNIVERSAL LIFE

Contribution
$400 Monthly
FOR 20 YEARS

Income Protection
Est. **$680,000**
UP TO 23 YEARS

Income Replacement
Est. **$126,000** Age 60
Est. **$152,000** Age 65

Generational Wealth
$200,000

+

TFSA
$180/M
AT AVG. 7%
FOR 25 YEARS

CAN BE INVESTED IN SEG FUNDS WITH PRINCIPAL & DEATH GUARANTEE

$141,744
25 YEARS

$56,315
15 YEARS

$30,963
10 YEARS

$12,880
5 YEARS

+

CRITICAL ILLNESS PROTECTION

TERM 25
$25,000
PREMIUM
$25.58

☐ INCOME PROTECTION ☐ INCOME REPLACEMENT ☐ GENERATIONAL WEALTH

FAMILY 3

Saving total
$800 monthly

$8000/MONTH
NET INCOME
ALREADY HOMEOWNER
(40 YEARS OLD EXAMPLE)

WHOLE LIFE

Contribution
$500 Monthly
FOR 20 YEARS

Income Protection
Est. **$700,000**
$200,000 +$500,00 T.20

Income Replacement
Est. **$220,000** at age 65
or
Est. **$15,000**
per year for 20 years

Generational Wealth
Est. **$200,000**

RRSP
$250/M
AT AVG. 7%
FOR 25 YEARS

CAN BE INVESTED IN SEG FUNDS WITHPRINCIPAL & DEATH GUARANTEE

$196,000
25 YEARS

$78,000
15 YEARS

$43,000
10 YEARS

$17,800
5 YEARS

TAX REFUND
TFSA
$1200/YR
AT AVG. 7%
FOR 25 YEARS

CAN BE INVESTED IN SEG FUNDS WITH PRINCIPAL & DEATH GUARANTEE

$81,000
25 YEARS

$32,000
15 YEARS

$17,700
10 YEARS

$7300
5 YEARS

CRITICAL ILLNESS PROTECTION

TERM 25
$50,000
PREMIUM
$37.73

☐ INCOME PROTECTION ☐ INCOME REPLACEMENT ☐ GENERATIONAL WEALTH

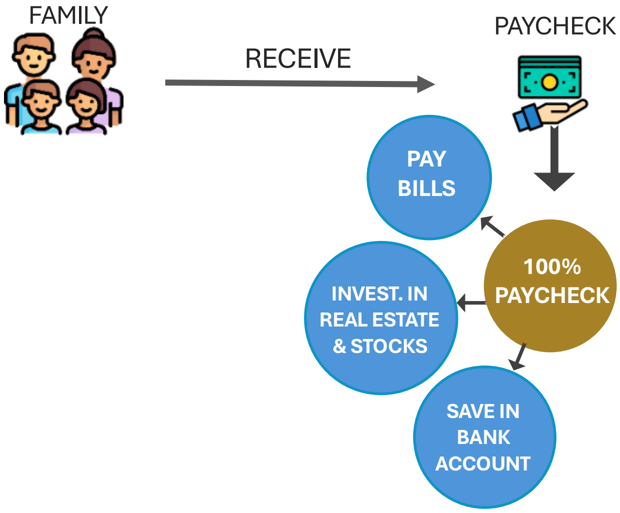
Wealth Creation Requires Discipline, Consistency And Patience

* For illustration purposes all numbers are illustrated with avg. returns

UNORGANIZED FAMILY

NOT FOLLOWING

10% PHILOSOPHY



$0 GENERATIONAL WEALTH = Leave family with debt instead of wealth

$0 INCOME REPLACEMENT = Depends on govt. benefit or continue to work after age 65

$0 INCOME PROTECTION = Family goes GoFundMe in case of tragedy

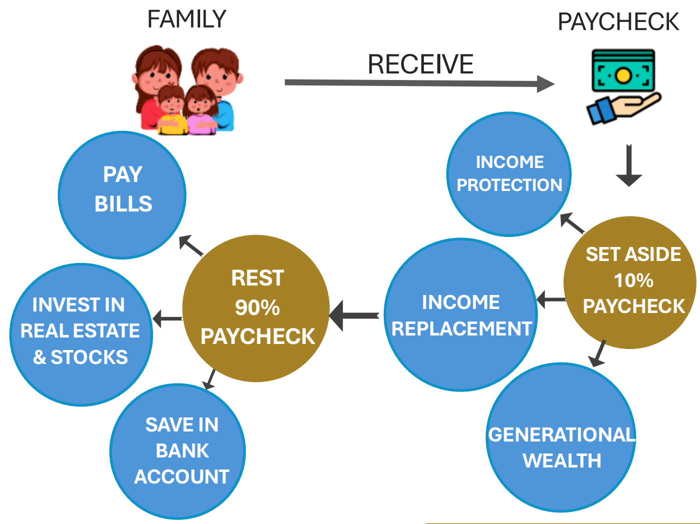
WITHOUT BEING ORGANIZED

Face financial challenges in case of tragedy	**Lose time in thinking process**	**Face unbearable tax consequences**

ORGANIZED FAMILY

FOLLOWING

10% PHILOSOPHY



GENERATIONAL WEALTH = Empower next generation with wealth

INCOME REPLACEMENT = Source of income gets built for future

INCOME PROTECTION = Most valuable asset protected

BY BEING ORGANIZED

Family never faces financial challenges in case of tragedy	**Build source of income & protect assets**	**Reduce future tax consequences**

WOULD YOU LIKE YOUR FAMILY TO BE

UNORGANIZED FAMILY ☐

or

ORGANIZED FAMILY ☐

TO GET YOUR FAMILY ORGANIZED & ON THE PATH OF WEALTH CREATION

Let’s look at what is suitable for your family’s according to 10% philosophy

$__________________

10% of Net Income

CHOOSE SUITABLE RECOMMENDATIONS

☐ UNIVERSAL LIFE ☐ WHOLE LIFE ☐ TERM RIDER ☐ FHSA ☐ TFSA ☐ RRSP & TFSA ☐ C.I

CONTRIBUTION

$______________

Monthly For _______

INCOME PROTECTION

$______________

+

$______________

Rider if needed

INCOME REPLACEMENT

Est. $___________
Lumpsum at age 65

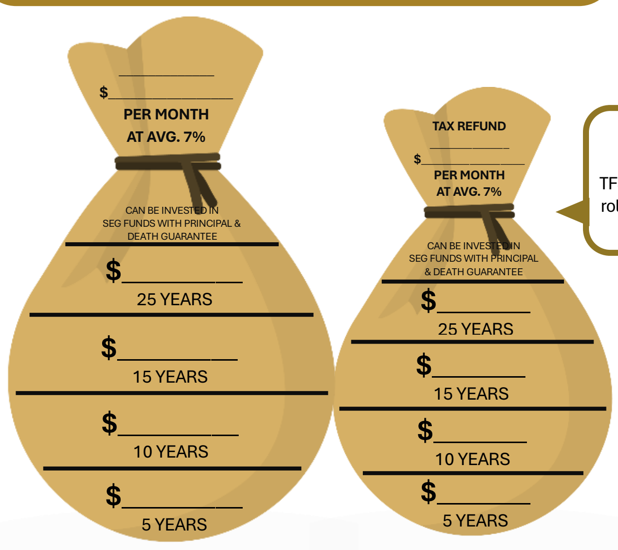
or

Est. $___________
Income for 20 years

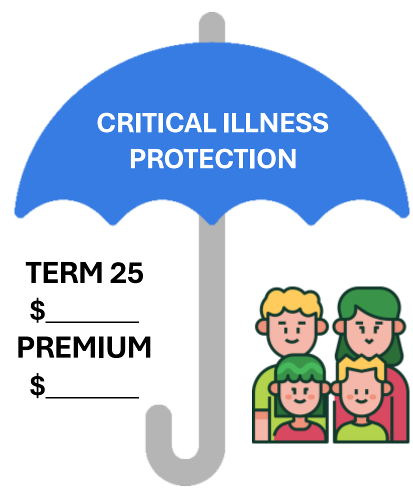
GENERATIONAL WEALTH

$______________

+



Any existing lumpsum (RRSP, TFSA, Pension) can be rolled over & added to the monthly



Would you like to adjust any numbers before we send for approval & put your family on the path of wealth creation?

Only applied knowledge transforms your financial future

START FNA

https://www.mywfg.com/

CHILDREN FINANCIAL PLAN

EVERY PARENTS DESIRE IS TO EMPOWER THEIR CHILDREN'S FINANCIAL FUTURE

Best gift by any parent to their children is

GIFT OF POTENTIAL INCOME FLOW FOR ENTIRE LIFE

WOULD YOU LIKE TO GIVE

- Your children a head start for every new beginning in their life?

  ☐ YES ☐ NO

- Your children a gift of income for entire life?

  ☐ YES ☐ NO

- Your children the most appreciating asset for entire life?

  ☐ YES ☐ NO

IF PARENTS WANT TO PLAN FOR THEIR

CHILD EDUCATION ONLY → **ENROLL INTO RESP**

ENTIRE LIFE → **ENROLL INTO WHOLE LIFE**

Combination of both empower children in every way

EXAMPLE OF 1 YEAR OLD

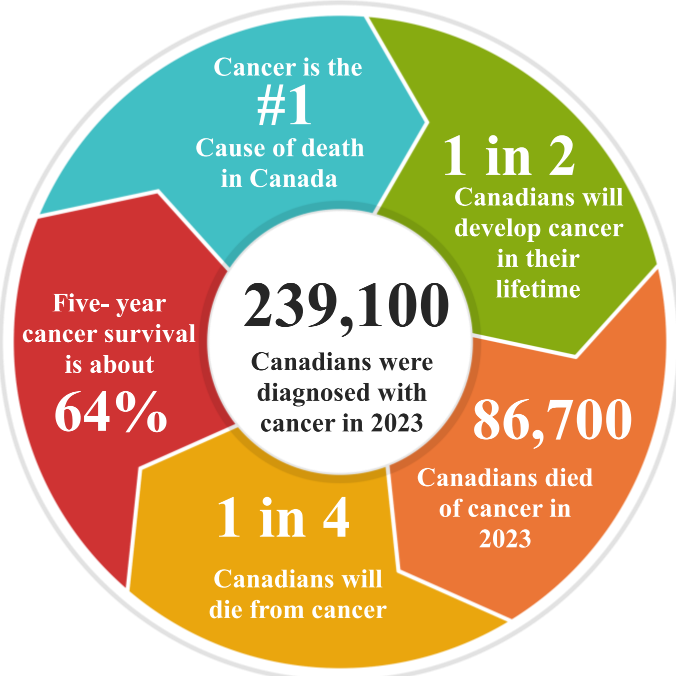
CONTRIBUTION	PROTECTION
$250/M FOR 20 YEARS	**$230,000** GROWING FROM DAY 1
LUMPSUM	**INCOME**
EST. **$90,000** AT 25 YEARS	EST. **$6000/YR** FROM AGE 25 TO 100

WOULD YOU LIKE TO KNOW HOW YOU CAN EMPOWER YOUR CHILD'S FINANCIAL FUTURE?

☐ YES ☐ NO

IF YES, LET'S CALCULATE THE NUMBERS ACCORDING TO YOUR CHILD'S AGE

CRITICAL ILLNESS PROTECTION



Do you have any family or friends that have been diagnosed with

☐ CANCER ☐ HEART ATTACK ☐ STROKE

☐ YES ☐ NO

- Do you know that most people are not able to go to work right away after being diagnosed with critical illness?

  ☐ YES ☐ NO

- Are you aware that many of our monthly expenses will still continue when income stops?

  ☐ YES ☐ NO

SOME FAMILIES HAVE TO USE GOFUNDME IN THOSE SITUATIONS

Did you know you can protect some of your income in case of critical illness with as little as $1-3/day?

YOU CAN DO THAT IN TWO WAYS

TERM CI	OR	MONEY BACK CI
JUST PROTECT YOURSELF		PROTECT & ALSO GET ALL MONEY BACK IF NO CI

IF ITS IMPORTANT FOR YOU

☐ TO PROTECT YOUR INCOME

☐ BUILD PEACE OF MIND FOR UNCONTROLLED EVENTS

☐ TO MAINTAIN YOUR LIFESTYLE DURING TOUGH TIMES

THEN I CAN SHOW YOU NUMBERS ACCORDING TO YOUR AGE

☐ YES ☐ NO

WOULD YOU LIKE TO KNOW MORE ABOUT

TERM CI MONEY BACK CI