

# Create Multiple Income Streams

## Top 10 reasons people are marketing our service:

1. **Mass Market Appeal:** Studies show over 60% of people need it, want it and can afford it!
2. **Create Short-term and Long-term income:** Up to 65% commissions *plus* LIFETIME RESIDUALS.
3. **Explosive Timing:** IDT is the #1 complaint to the FTC 15 years in a row.
4. **Simple Sales Process:** 15 minute presentation, average close is 50-75%.
5. **Unlimited Growth Potential:** Sell throughout America plus 4 provinces in Canada.
6. **Management Overrides:** Train others to sell and create a *leveraged income*.
7. **Freedom and Flexibility:** Work a flexible schedule around what matters to you most!
8. **B2B market is literally untapped:** Position yourself in front of a massive market trend.
9. **Tax Advantages:** Save \$2,000-\$6,000 *and more* per year on your taxes as an independent rep.
10. **Training and Support:** Best-of-class coaching model developed by our millionaire producers.

**Profit NOW by marketing the #1 solution to a \$300 billion problem– STRESS!**

## Personal Sales Income

Present our service to individuals, families, small businesses and their employees and earn significant part-time or full-time income that pays you on the LIFETIME of a customer.

Sales Volume	#1 Selling Family Plan		#1 Selling Employee Plan		Small Business Plan 11-50 ee	
50/mo	46.7%	\$280	51.4%	\$240	48.8%	\$480
25/mo	38.4%	\$230	41.7%	\$195	36.8%	\$395
100	31.7%	\$190	34.2%	\$160	30.4%	\$325
50	26.7%	\$160	28.9%	\$135	25.6%	\$275
15	23.3%	\$140	25.7%	\$120	22.4%	\$240
6	11.8%	\$120	21.4%	\$100	19.2%	\$200
-5	10.0%	\$60	10.7%	\$50	16.0%	\$170

The consumer sales examples are based on selling our #1 family plan, the identity theft and legal combo for \$49.90. The employee benefit sales example is based on selling the #1 group family plan, the Identity theft and legal combo for \$38.90. The small business sales example is based on selling a plan for 11-50 employees for \$89.00. \*You qualify for the bonus levels by selling more than 25 or 50 plans the previous month.

### Consumer Sales:

- 6 sales/wk = \$5,975/mo
- 12 sales/wk = \$14,500/mo

### Employee Benefit Group Sales:

- 12 employee plans/wk = \$12,400+mo

### Small Business Sales: (11-50 employees)

- 6 small business plans/wk = \$12,400/mo

# Management Overrides

Make 20 professional sales presentations with a 50% close ratio per month and teach 5 NEW Sales Associates to do the same monthly and you could earn a **\$100,000 yearly income!**

Our exclusive online-training program and personal daily achievement results-driven coaching system provides you with the tools to create a high-performance sales team.

- 20 Presentations/mo
- 10 Sales/mo (50% close)
- Coach 5 new reps to do the same/mo

**YOU- 10**  
\$2800 (personal sales)

10  
\$1400  
(overrides)

10  
\$1400

10  
\$1400

10  
\$1400

10  
\$1400

# Renewal Income

Associates are paid a *lifetime renewal commission on every active membership*. Advanced Commissions are paid out on the first 12 months of the policy. Renewal commissions are earned in all months thereafter. The following examples are based on selling 50 plans of the \$38.90 Group plans per month with a persistency of 76%. Figures have been rounded.

Lifetime Residuals - 76% Persistency on \$38.90		
Active Plans Sold	Annual Renewal	Annual Income
1000	\$60	\$60,000
2000	\$60	\$120,000
5000	\$60	\$300,000
10000	\$60	\$600,000

\$38.90 Group plan sold  
X 12 months  
\$466.80 yearly commission

\$466.80 yearly commission  
X 12.80% (based on 50 sale/mo with a 76% persistency) =

**\$60 residual per sale**

# Outstanding Bonus Programs:

We believe in awarding and rewarding our sellers by offering various programs which provide bonuses beyond the commissions earned. including cash prizes and trips. Our points system is the perfect way to make your way to the top. Reach minimum monthly production levels and collect points to earn prizes, trips, and more.

