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# THE NEW SIX FIGURES

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# — COMPARING — 1990 to 2015

## HOW MUCH DOES LIFE REALLY COST ON AVERAGE IN THE UNITED STATES OF AMERICA?

ITEM	1990	2015	%
 A GALLON OF GAS	\$1.12	\$2.33	+204%
 AVERAGE HOME PRICE	\$101,000	\$220,000	+316%
 AVERAGE NEW CAR PRICE	\$9,432	\$33,560	+409%
 COST OF RAISING A CHILD	\$120,150	\$245,000	+346%
 4 YEAR COLLEGE TUITION	\$30,408	\$94,400	+204%
 AVERAGE INCOME	\$52,689	\$55,775	+204%

1. [https://www.eia.gov/dnav/pet/pet\\_pri\\_gnd\\_dcus\\_nus\\_a.htm](https://www.eia.gov/dnav/pet/pet_pri_gnd_dcus_nus_a.htm)  
2. [https://ycharts.com/indicators/sales\\_price\\_of\\_existing\\_homes](https://ycharts.com/indicators/sales_price_of_existing_homes)  
3. <http://www.inthe90s.com/prices.shtml>  
4. <http://247wallst.com/investing/2011/06/24/the-fifty-year-soaring-cost-to-raise-a-child/3/>  
5. <http://www.statisticbrain.com/average-cost-of-college-tuition/>  
6. <https://statistics/200838/median-household-income-in-the-united-states/>



# COMPARING 1980 *to* 2014

## BY THE NUMBERS

IS YOUR INCOME KEEPING UP WITH  
THE COST OF LIVING?

	1980	2014	%
YOUR INCOME	\$17,710	\$53,891	+204%
	\$100,000	\$304,000	+204%

— 1 IN 5 —

AMERICAN HOUSEHOLDS MAKE  
OVER A **\$100,000** INCOME.\*

— 1 IN 50 —

AMERICAN HOUSEHOLDS MAKE  
OVER A **\$250,000** INCOME.\*

— 1 IN 1,000 —

AMERICAN HOUSEHOLDS MAKE  
OVER A **\$1,000,000** INCOME.\*

- ACCORDING TO THE UNITED STATES DEPARTMENT OF CENSUS 2014 -



# RAISING CHILDREN —TODAY—

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## BY THE NUMBERS

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HOW MUCH DOES IT COST TO  
RAISE A CHILD FROM BIRTH TO  
18 YEARS OF AGE?



ONE CHILD.....**\$245,340**



TWO CHILDREN.....**\$490,680**



THREE CHILDREN....**\$736,020**

THE NEW SIX FIGURES IS A MINIMUM OF

**\$304,000**

- ACCORDING TO THE U.S. DEPARTMENT OF AGRICULTURE -



# — COST OF — LIVING

MAKING MONEY TO KEEP UP WITH INFLATION

## WHICH INDUSTRY POTENTIALLY PAYS A \$300,000 INCOME?

### 1. COMPUTER INDUSTRY

- SOFTWARE OR ENGINEER DEGREE
- 8+ YEARS OF SCHOOL
- AVERAGE COST **\$126,311-\$194,467<sup>1</sup>**



### 2. MEDICAL INDUSTRY

- 12+ YEARS OF SCHOOL
- AVERAGE COST **\$207,868 - \$278,455<sup>2</sup>**



### 3. FINANCIAL INDUSTRY

- OBTAIN LICENSE
- AVERAGE COST **\$300-\$2,000**



AS AN ENTREPRENEUR YOU CONTROL YOUR

# INCOME!

1. [http://study.com/articles/Average\\_Tuition\\_Costs\\_for\\_Engineering](http://study.com/articles/Average_Tuition_Costs_for_Engineering)  
2. <http://www.bloomberg.com/news/articles/2013-04-11/medical-school>



# — IS YOUR JOB HELPING — YOU GET THERE?

## AVERAGE —EMPLOYEE—

### INCOME

- \$0 - \$40,000

### PROS

- Steady Income
- Health Care & Other Benefits

### CONS

- Paycheck-to-Paycheck
- No Growth Potential

## EXECUTIVE —LEVEL—

### INCOME

- \$80,000 - \$250,000

### PROS

- Steady Income
- Benefits
- Perks

### CONS

- Cap on Income
- Politics
- Lay Offs
- Getting Replaced by Someone Younger

## BUSINESS —OWNER—

### INCOME

- Unlimited Income Potential

### PROS

- Equity
- Control of Schedule

### CONS

- No Team
- No Leverage

AN EXTRA **\$500 A MONTH** CAN CHANGE THE CAR YOU DRIVE



AN EXTRA **\$1,000 A MONTH** CAN CHANGE YOUR ZIP CODE





# —WHAT'S YOUR— ALTERNATIVE?



GO BACK TO SCHOOL



SETTLE FOR ANOTHER JOB



WE TEACH SALES.  
WE TEACH ENTREPRENEURSHIP.  
WE'RE IN THE RIGHT INDUSTRY.  
WE HAVE A TECHNOLOGY PLATFORM.



OF COLLEGE STUDENTS DO NOT HAVE A JOB  
LINED UP BEFORE GRADUATING.<sup>1</sup>



OF AMERICANS EARN LESS THAN \$41,212  
PER YEAR.<sup>2</sup>



OF NET NEW JOBS HAVE BEEN GENERATED  
BY SMALL BUSINESSES SINCE 1995.<sup>3</sup>



1. <http://employer.aftercollege.com/2014/83-college-students-dont-job-lined-graduation>

2. <http://www.mybudget360.com/how-much-do-americans-earn-average>

3. <http://www.forbes.com/sites/jasonnazar/2013/09/09/16-surprising-statistics-about-small-businesses>

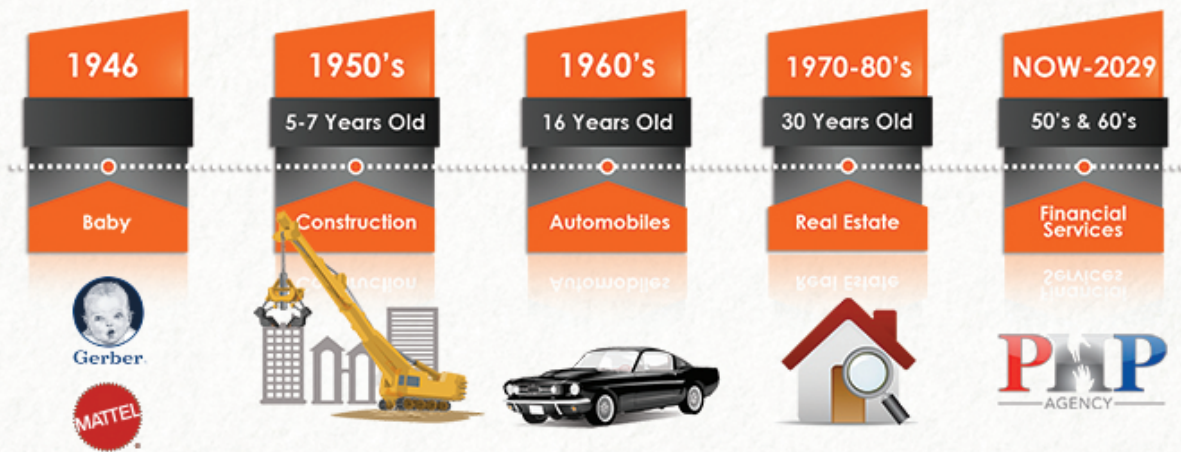


# THE IMPORTANCE OF —TIMING—

\$41 trillion  
in wealth  
transfer.<sup>1</sup>

## BABY BOOMERS

BETWEEN 1946 AND 1964, 76 MILLION BABIES WERE BORN...



## WHO NEEDS OUR HELP?



**MORE THAN 200 MILLION PEOPLE ARE IN NEED OF  
FINANCIAL & RETIREMENT SOLUTIONS**

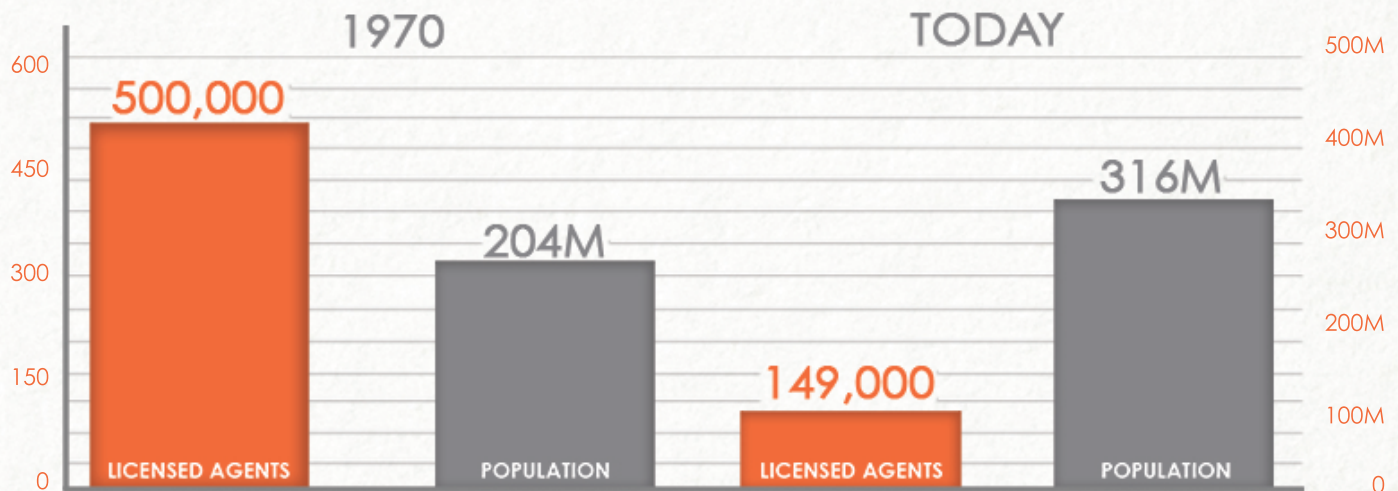


Average age of an insurance agent is **59 years old.**<sup>2</sup> PHP's average age is **33.**

1. <http://www.bc.edu/research/cwp/features/wealth.html>  
2. <http://www.lifehealthpro.com/2014/11/11/13>



# THE IMPORTANCE OF TIMING



With the growing rate of our population, the demand for life insurance agents is at an all-time high.

## MULTICULTURAL LEADERSHIP





# HOW DO AGENTS —GET PAID—

## 1. PART-TIME:

AN AGENT THAT HELPS 2 FAMILIES PER MONTH CONTRIBUTE \$250 A MONTH TO AN INSURANCE POLICY.

Income example:

2 application x \$3,000 in premium = \$6,000 at 40% = \$2,400 per month

————— **\$2,800 per year**

## 2. MARKETING DIRECTOR:

10 AGENTS THAT HELP 10 FAMILIES PER MONTH. (EACH APPLICATION BEING \$100 PER MONTH)

Income example: 100 x \$1,200 = \$120,000 at 25% override = \$30,000 per month

————— **\$360,000 per year**

## 3. CHAIRMAN'S COUNCIL:

TEAM OF 12 MDs HELPING 20 FAMILIES PER MONTH. (Each application being \$240 per month)

Income example:

240 application x \$3,000 in premium = \$720, at 27% override = \$194,00 per month.

————— **\$2,332,800 per year**

## REPUTABLE PARTNERS



*All income figures listed are hypothetical and are not based on actual results. Many factors influence income, some outside of the control of the agent. Company makes no guarantees or promises of any income.*



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# VISION

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By 2029, PHP has a vision of reaching these milestones:

**500,000 Licensed Agents**

**6,000 Marketing Directors**

**500 Chairman's Council**

**\$100 Billion Opportunity**

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# TRIPS

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Hard work is always recognized at PHP Agency.



-AGENTS MUST QUALIFY FOR TRIPS-

-THIS IS OUR COMPANY VISION AND AS SUCH CANNOT BE GUARANTEED-

1. <http://www.dailymail.co.uk/femail/article-2329298/More-half-Americans-NEVER-traveled-outside-country--passport.html>



# CONTACT THE PERSON WHO GAVE YOU THIS BROCHURE TODAY

NAME:

E-MAIL:

NUMBER:

ADDRESS:



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