

myEcon Personal Financial Success

Income for Life
\$6,250.00 per month = \$75,000.00 per year

1	Job	“OR”	Business
	\$6,250.00		\$6,250.00
	<u>- 1,550.00</u>	25% Approximate tax withheld	<u>0.00</u>
	\$4,700.00		\$6,250.00

2 In order to secure a \$6,250.00 per month retirement income we must build income producing assets during our working years.

\$ 750,000 X 10%	=	\$75,000.00
\$1,000,000 X 7.5%	=	\$75,000.00
\$1,500,000 X 5%	=	\$75,000.00

(Rate of Return is based on choice of Investment)

Obstacles

Cashflow for Lifestyle

Assume \$2,800.00 Monthly Payment on Household Debt (DTI 45%)

Mortgage Payment	\$1,200.00
Car Payment	\$ 500.00
Credit Cards	\$ 400.00
Student Loan	\$ 200.00
Furniture	\$ 500.00

Assume \$1,650.00 Monthly Reoccurring Expenses (26%)

Utility Payment	\$ 350.00
Home Phone/Internet/Cable	\$ 145.00
Insurance	\$ 135.00
Food	\$ 500.00
Auto Gas	\$ 400.00
Cell Phone	\$ 120.00

Additional Lifestyle Expenses (20%)

Health Insurance	\$??		\$1,250.00
Child Care	\$??		
Entertainment	\$??		
Personal Items	\$??		

Tithes	\$ 625.00
Emergency Fund	\$ 250.00
Retirement Saving	\$ 625.00

Monthly Cashflow Needed

\$ 6,250.00	Gross Monthly Income
\$(625.00)	Tithes
\$(625.00)	Retirement Saving
\$(2,800.00)	Household Debt
\$(1,650.00)	Recurring Expenses
\$(250.00)	Emergency fund
\$(1,250.00)	Additional Lifestyle Expenses
\$(1,550.00)	Total Tax
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\$(2,500.00)	Short Fall
\$ 3,000.00	Additional Cashflow Needed Monthly

Our Solution

Personal Financial Success System Income Shifting Membership

Part time or full-time business income

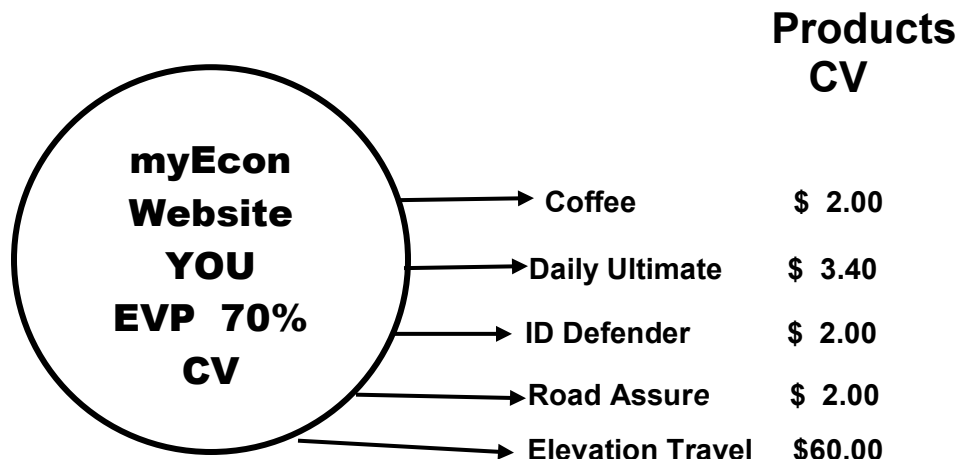
- ❖ **W-4 + Minimize Taxes**
- ❖ **Minimize Expenses (Credit Repair)**
- ❖ **Eliminate Debt**
- ❖ **Asset Accumulation**
 - ◆ **Annuities**
 - ◆ **Mutual Funds**
 - ◆ **Insurance**
 - ◆ **Retirement Planning**
 - ◆ **Bonds**
 - ◆ **Stocks**

Business Income Strategy

Simple Referral Marketing System

Income Shifting/Elite Membership
Set up & Monthly Licensing Fee

- ◆ \$39.95/\$39.95 (ISM)
- ◆ \$99.95/\$54.95 (Elite)



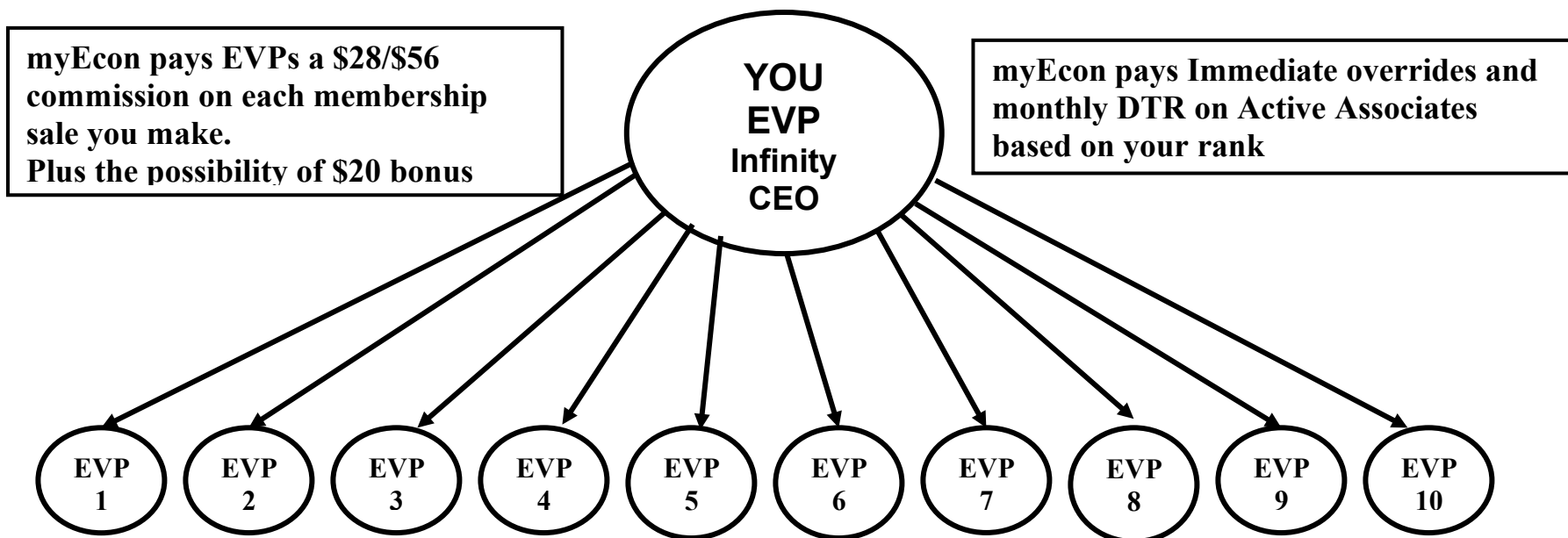
Income Shifting Membership Include:

- **Correct Withholding**
- **Minimize Taxes via CFM**
- **Eliminate Debt**
- **Build Great Credit**
- **Investment Education**

EVP Personal Sale 70%

Coffee:	150x \$1.40 =	\$210.00
Nutrition :	150x \$2.38 =	\$357.00
ID Defender:	150x \$1.40 =	\$210.00
Road Assure:	150x \$1.40 =	\$210.00
Elevation Travel		\$300.00
Total		\$1,287.00

World Class Compensation



10 plus direct leaders X 10 Active EVP's ea. = 100 active team members

10 direct leaders X 100 Active EVP's each = 1,000 active team members

Note: Active Associates must be inside the EVPs Super Team *Avg 100 enrollees

Unlimited Team Residual Income 75%/25% ISM/ELITE

EVP'S/ISMS		Upfront Income	Monthly Residual Income
Personal	50	\$1,764	\$ 491
Personal	100	\$3,500	\$ 978
Override	300	\$1,875	\$ 2,933
Override	*1,000	Up to \$3,500	\$11,160

Minimize Taxes

Job	+	PT Job	Job	+	PT Business
W-2 Income		\$70,000.00	W-2 Income		\$ 70,000.00
PT Job		\$ 5,000.00	1099 Income		\$ 5,000.00
Standard Deductions		\$25,100.00	Standard Deductions		\$25,100.00
Taxable Income		\$49,900.00	Business Expenses:		(\$20,000.00)
Taxes Owed		\$(6,978.00)	See myEcon Schedule "C" Training		
Taxes Withheld		\$ 9,000.00	Taxable Income		\$29,900.00
			Taxes Owed		\$ 3,240.00
			Taxes Withheld		\$ 9,000.00
Refund		\$ 2,022.00	Refund		\$ 5,760.00
<p>There are 100's of tax deductions for businesses and self-employed individuals. You must file a Schedule C and subtract all expenses from business income.</p>					

Asset Accumulation Strategy

Personal Financial Success System

\$4,700.00	→	Net Income
\$ 600.00	→	Minimize Taxes (recapture cash)
\$ 450.00	→	Minimize Expenses (recapture cash)
\$2,000.00	→	Business Income (part-time)

\$ 7,750.00	→	New Net Income Available
\$(900.00)	→	Tithes and Offerings
\$(2,800.00)	→	Household Debt
\$(1,650.00)	→	Reoccurring Expense
\$(250.00)	→	Emergency Fund
\$(1,250.00)	→	Lifestyle Expenses

\$ 900.00	→	Applied to Eliminate Debt
\$2,800.00	→	Current Monthly Payment on Debt (Approximately 6 years)

\$3,700.00	→	Free-up Cashflow for Lifestyle and Investment (Debt Free)
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Asset Accumulation Strategy

Debt Eliminator Chart

Apply \$900.00 Extra Cash to debt

	A Creditor's Name	B Balance Owed	C Minimum Payment	D Debt Quotient	E Pay-off Priority	F New Payment	G Months to Eliminate Debt
1	Furniture	\$12,000	\$500	24	1	\$1,400	9
2	Car	\$18,000	\$500	36	2	\$1,900	9
3	Credit Card	\$15,000	\$400	38	3	\$2,300	7
4	Student Loan	\$19,000	\$200	95	4	\$2,500	8
5	Mortgage	\$165,000	\$1,200	138	5	\$3,700	45
6							
7							
8							
	Total:	\$229,000	\$2,800	N/A	N/A	\$3,700	78

Asset Accumulation Strategy

Personal Financial Success System

Thousands of happy myEcon Associates have increased their cashflow by thousands of dollars annually, which has freed up cashflow for lifestyle and investments. A small change in your monthly cashflow and investments can become a huge change in your life.

Congratulation! You have Achieved Financial Freedom

Monthly Investment	10 Years	12 Years	15 Years
\$2,500.00	\$484,000.00	\$644,000.00	\$ 950,000.00
\$3,000.00	\$580,500.00	\$773,000.00	\$1,135,000.00
\$3,700.00	\$716,000.00	\$953,500.00	\$1,400,000.00

*The numbers on this chart represent an example for educational purposes only. Tax consequences have not been considered and individual results will vary. The rate of return used for this chart is 9% annually. The average rate of return for the S&P 500 index is 9.22% annually since its inception in 1926.