

Redes Sociales





NECESIDAD DE INGRESO ADICIONAL

Costo de vida	1990	2019
4 años de Universidad	\$30,408	\$102,408
Precio Promedio de Casa	\$101,000	\$294,000
Galon de Gasolina	\$1.12	\$2.50
Costo de Crianza por Hijo	\$120,150	\$252,000
Precio Promedio de Carro	\$9,432	\$37,577
Promedio de Ingreso	\$52,689	\$59,039



NUESTRO CEO & FOUNDER



- U.S. Army - 101st Airborne Division
- Empezó PHP en el 2009
- Autor de 3 libros NY Times Bestseller

VALUETAINMENT

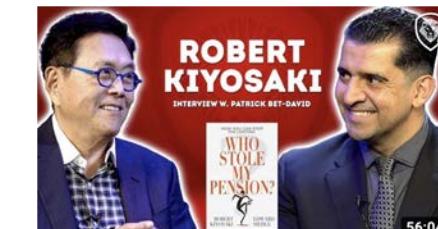
THE #1 CHANNEL FOR ENTREPRENEURS

SUBSCRIBE

II

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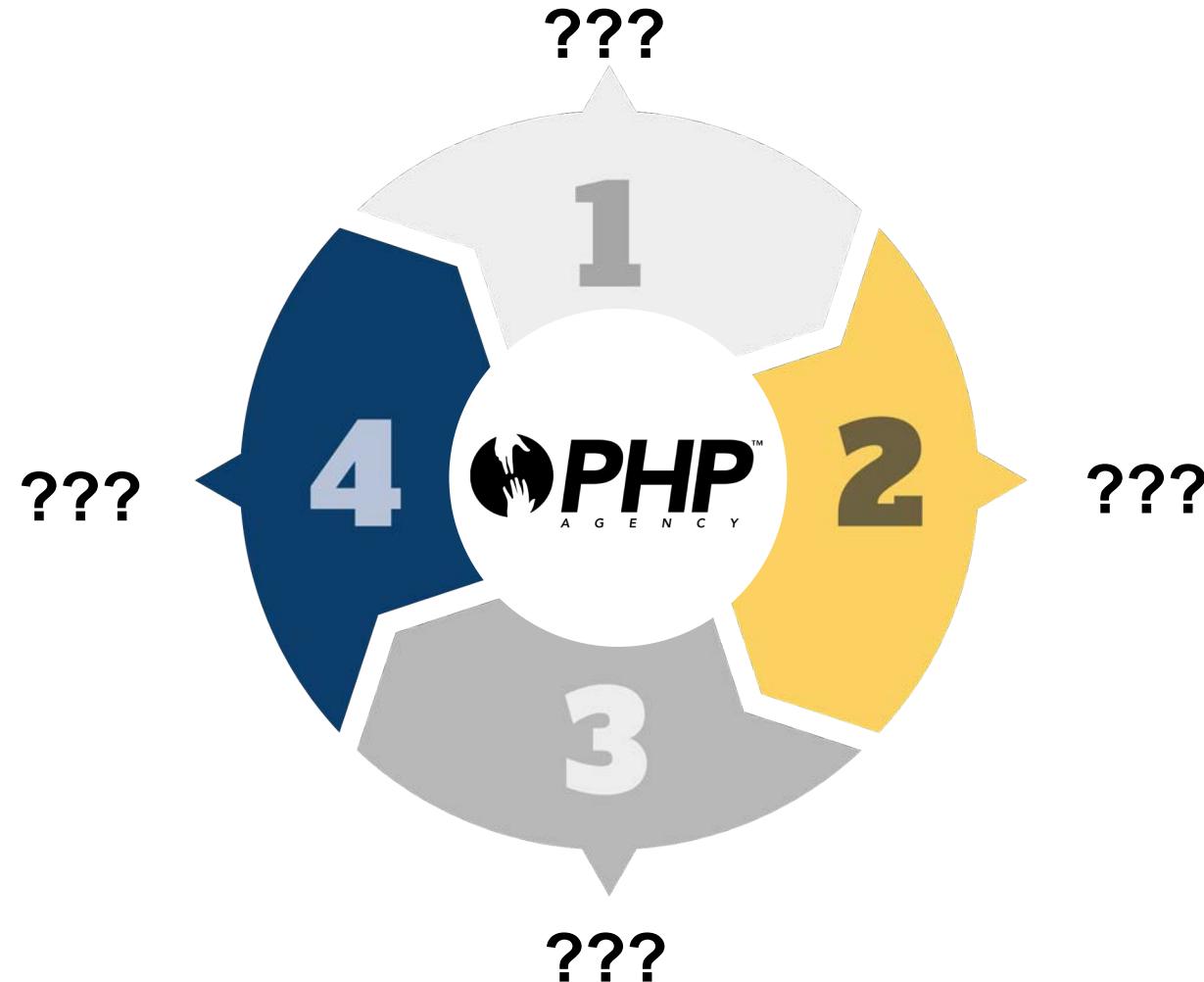


**Salvar a
Estados Unidos
trayendo
nuevamente la
libre empresa y
esperanza a las
familias**

NUESTRA MISSION



LOS CUATROS PASOS PARA CREAR PIOLIEZAS



PASO 1: VENTAS



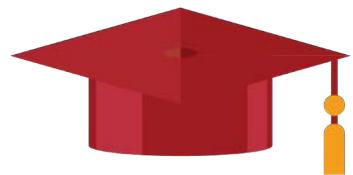
46% de los vendedores no pensaron entrar en ventas, sin embargo están felices de que si lo hicieron.

SALARIO PROMEDIO DE PROFESIONES	
Profesor	\$91,944
Ingeniero	\$70,606
Policia	\$63,012
Enfermero	\$64,000

En 2017, el salario promedio de un gerente de ventas es de **\$110,012** al año. Eso es \$53 la hora.



PASO 2: DUEÑO DE NEGOCIO



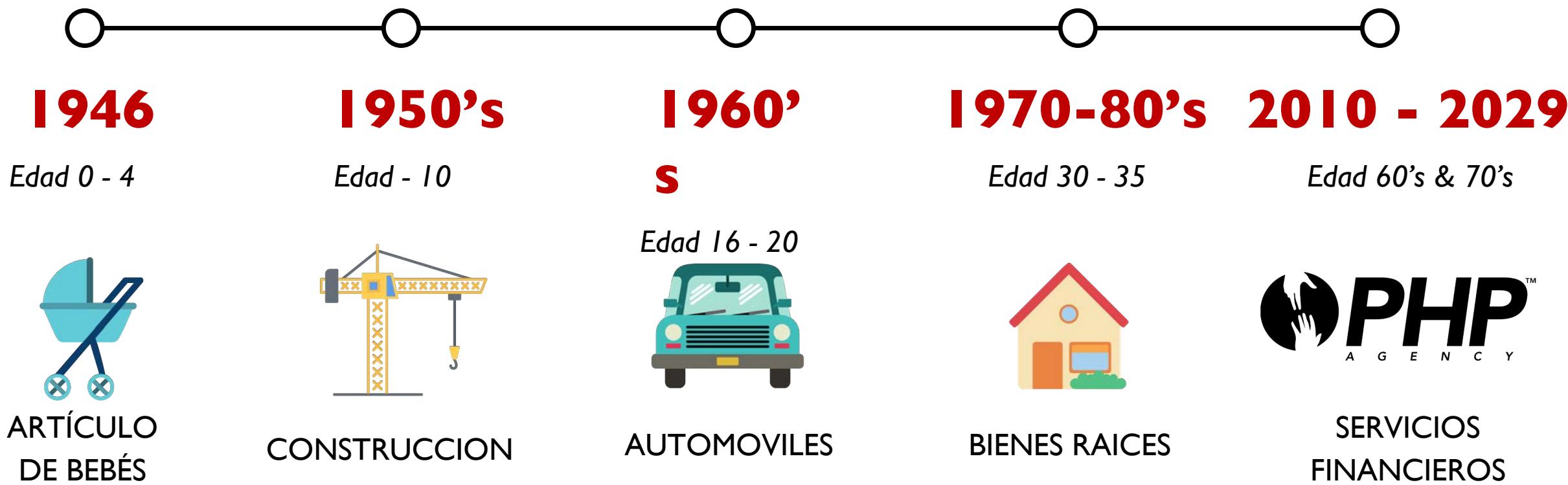
83% de los estudiantes universitarios no tienen un trabajo alineado antes de graduarse.

86% de los millonarios se hicieron millonarios ellos mismos.



PASO 3: LA INDUSTRIA CORRECTA

Entre 1946 y 1964 nacieron **76 millones** de bebés (Baby Boomers)

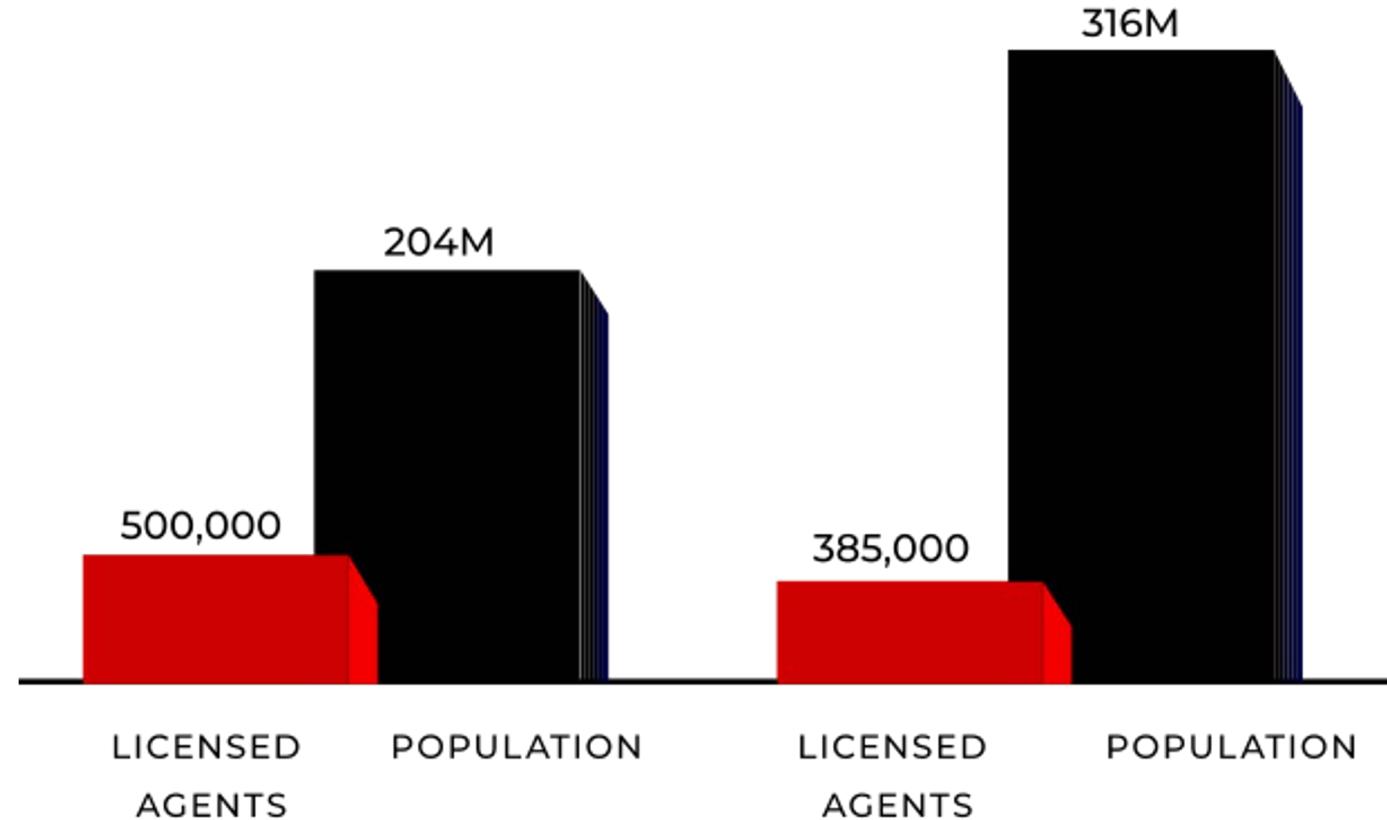


Las personas que nacieron después de la segunda Guerra mundial se lanzaron a una transferencia sin precedentes de sus fortunas de **\$59 trillones**.



LOS AGENTES ESTÁN EN ALTA DEMANDA

Dado al crecimiento de la población, la demanda de agentes de seguros está más alta que nunca.



Agencia/Broker

PHP

Compañías de seguros



National Life
Group®

Experience Life®



John Hancock





BILLY BEANE • KOBE BRYANT • PATRICK BET-DAVID • GEORGE W. BUSH • JORDAN PE

RESULTADOS



\$117,635 Agosto

David Vera

Car Rental/Lab



\$32,373 Enero

**Eshmael &
Francis Colon**

A/C Tech y Contabilidad



\$17,191 Agosto

Hector Colon

Estudiante de Finanzas



\$13,119 Enero

Fabian Medina

Insurance



\$10,216 Marzo

Jose Escobar

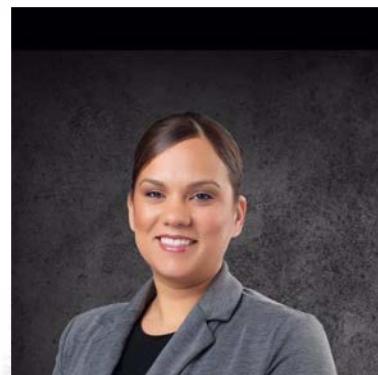
Fleet Service Clerk



\$11,529 Julio

Douglas Rosales

Wheel Tech



\$2,968 Abril

Melissa Soto

Nurse Assistant and
Realtor



\$5,791 Abril

**Raymond
Remirez**

Publix and Cust Service



Servicios que ofrecemos:



401K
“Rollover”



**IRA & ROTH
IRA**



**Anualidae
s**



**Seguros de
vida**



**Cuidado a
largo
plazo**



**Arreglo de
deudas**

Término

Ejemplo:

- Póliza más económica que ofrecemos
- Mayor cobertura por menos precio
- Término de 10, 20, 30 años
- Beneficios en vida

$$40 \times 12 = 480 \times 50\% = \$240$$

Mujer de 34 años
\$500,000 por 30 años

34	\$40/mensual	64
----	--------------	----

ROP - Reembolso de prima

- Similar a la de término
- Mensualidad es un poco más
- Reembolso a 15, 20 y 25 años
- Beneficios en vida

Ejemplo:

Mujer de 34 años

\$500,000 por 30 años

+

34 \$100/mensual 64

Pagó \$36,000 en 30 años

$100 \times 12 = 1,200 \times 50\% - \600 Devolución de \$36,000

Permanente

- Póliza más completa que ofrecemos
- No tiene fecha de expiración
- Acumulacion de dinero
- Beneficios en vida

Ejemplo:



**\$500K +
Acumulacion**

$$250 \times 12 = 3,000 \times 50\% = \$1,500$$

Beneficios en vida

- Crítico
- Crónico
- Terminal
- Accidente crítico
- Obtiene su seguro de vida
EN VIDA
- No tiene que morir para
cobrar su seguro de vida





AMERICAN NATIONAL INSURANCE COMPANY
LIFE INSURANCE AND ANNUITY CLAIMS DEPARTMENT
P O BOX 10466 SPRINGFIELD MO 65808-0466 BUS: 1-800-615-7372 FAX: (281) 538-6757

December 30, 2019



RE: Accelerated Death Benefit – [REDACTED]

Dear Mr. [REDACTED]

Your request to exercise the Accelerated Benefit Rider was reviewed by our Company's Medical Director and has been approved subject to the rider provisions.

Enclosed is an Accelerated Benefit Election form for full acceleration (if accepted we will issue a check for the amount of the offer and the contract will be terminated). Also enclosed is an Accelerated Benefit Election form for partial acceleration (we will accelerate a portion of the contract and issue a check for the amount of the offer and the balance of the contract will remain in force, as long as premiums are paid in a timely manner).

Under the terms of the Accelerated Benefit Rider the offer will be equal to the Eligible Death Benefit less the actuarial discount (determined by us); the administrative charge (not to exceed \$500.00) and any policy debt.

Our Actuarial Department has determined that the company's offer on the entire contract (full acceleration) will be \$113,462.87. Please understand that if you accept this offer *your policy will terminate*.

The company's offer for partial acceleration (on \$100,000.00) will be \$75,558.58. Please know that accepting this payment the remaining \$50,000.00 of the contract will remain in force as long as premiums are paid in a timely manner.

If you wish to accept either of these offers, please complete the appropriate Accelerated Benefit Election form and the appropriate Statement of Rejection. You will also need to sign and return the Summary and Disclosure Notice for Accelerated Benefits. Please note that these offers are valid for 30 days from the date of this letter.

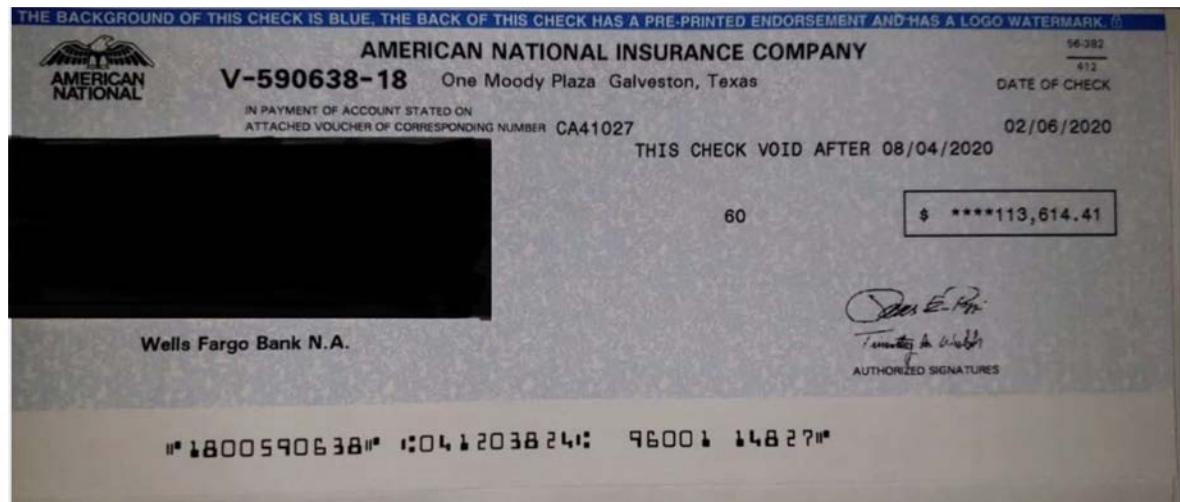
If you choose not to accept the offer, please sign and date the enclosed Rejection Statement.

If you have any questions, please contact me at 800-615-7372.

Sincerely,

Aurora Jones
AURORA TORRES
SENIOR CLAIMS SPECIALIST

Ejemplo de beneficios en vida



- Pagó \$66.10 por 7 meses = \$462.70
- Fue diagnosticado con cáncer en condición crítica
- Cliente recibió \$113,614.41



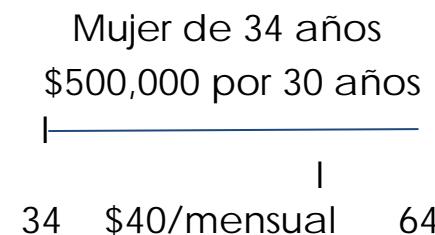
(Hoy en día el cliente está vivo, libre de cáncer y \$100K+ en el banco)



¿Cuál hace más sentido para ti y tu familia?

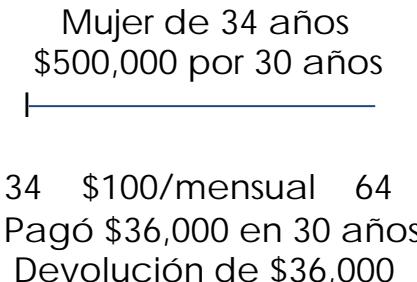
- **Término**

- Amplia cobertura
- Baja mensualidad
- Término de expiración



- **ROP**

- Un poco más que la de término
- Reembolso de lo pagado



- **Permanente**

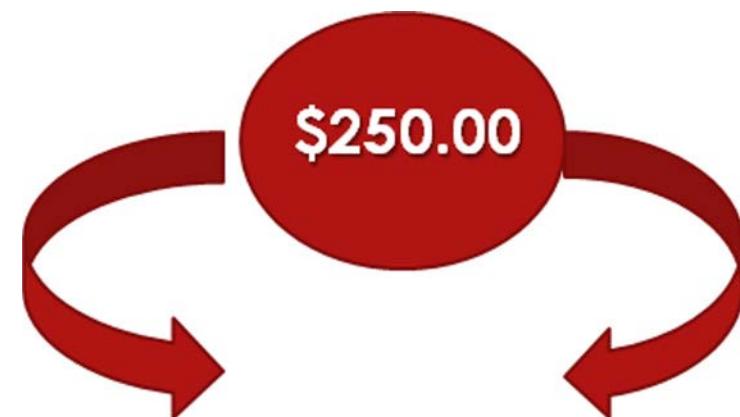
- No expira
- Ahorra dinero
- Beneficios en vida



Permanente

- Póliza más completa que ofrecemos
- No tiene fecha de expiración
- Acumulacion de dinero
- Beneficios en vida

Ejemplo:



**\$500K +
Acumulacion**

$$250 \times 12 = 3,000 \times 50\% = \$1,500$$

Compensación

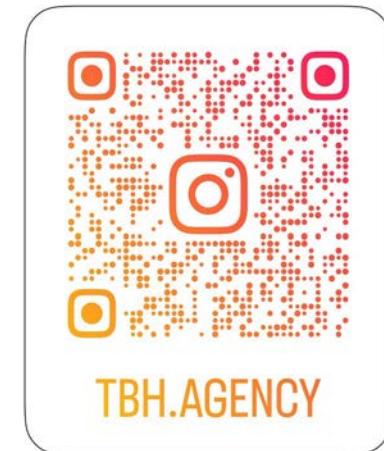
Producción personal

Término	$40 \times 12 = 480$
ROP	$100 \times 12 = 1,200$
Permanente	$250 \times 12 = \underline{3,000}$
Puntos por 3 clientes	4,680
Promedio de comisión	<u>$\times 50\%$</u>
Total de ingreso	\$2,340

Agencia

10 agentes
Ayudan 3 clientes al mes (part time)
 $4,680 \times 10 = 46,800$
25% promedio de “override”
\$11,700 Total de ingreso
(sin incluir la producción personal)

Redes Sociales



NACER POBRE
NO ES TU CULPA.
MORIR POBRE,
SÍ LO ES.

- BILL GATES -



Si estás
esperando

EL MOMENTO

PERFECTO ES →

AHORA



SE TU PROPIO DUEÑO POR SOLO \$199



Plataforma única
en la Industria



Acceso a
proveedores de
clase mundial



Sistema de éxito
documentado



Herramientas y
recursos
exclusivos



Apoyo y mentoría
millonaria



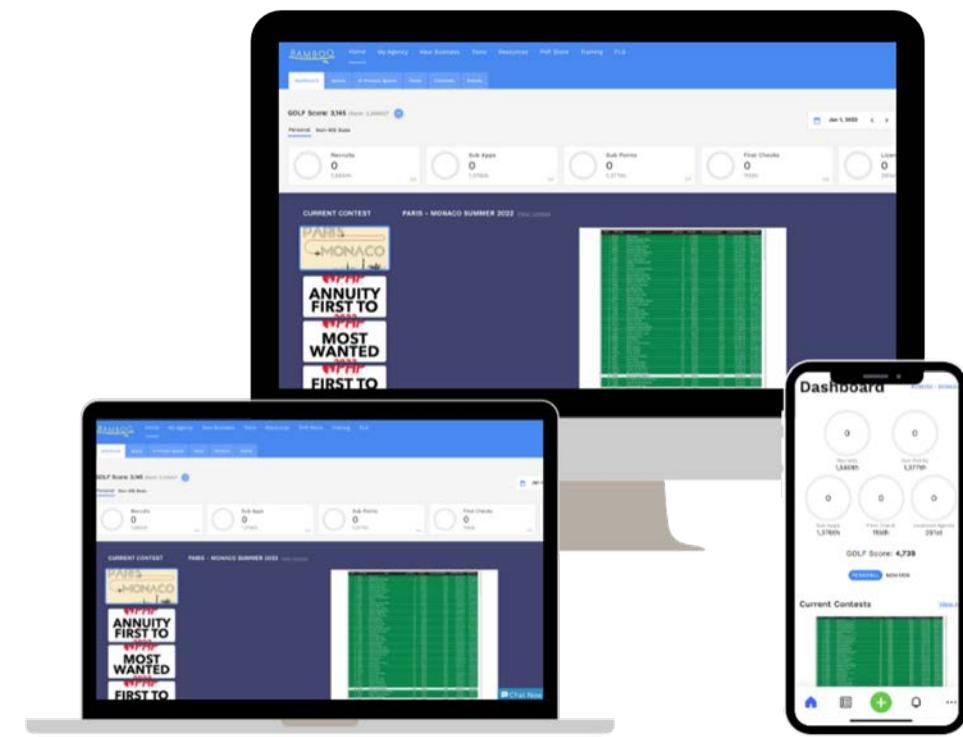
Educación



Manual de
capacitación



Trabajar a tu
tiempo / Ser
dueño de negocio



RODOLFO & CECY PODCAST

- Multi-7 Figure earners

- Co-founders of PHP



#1 Spanish Podcast for couples in business 🔍

SUBSCRIBE



PHP FIELD LEADERS



53% of agents at
PHP are female.



51% of agents at
PHP are Latino.



We're a
multicultural
company.



SHEENA & MATT SAPAULA

BOARD COUNCIL



RODOLFO & CECILIA VARGAS

BOARD COUNCIL



HECTOR & ERIKA DEL TORO

BOARD COUNCIL



JOSE & MARLENE GAYTAN

BOARD COUNCIL



JORGE PELAYO

BOARD COUNCIL



JASON & NATALY GRAZIANI

CHAIRMAN'S COUNCIL



MARVIN & DEE DEL VALLE

CHAIRMAN'S COUNCIL



ALEJANDRO & YANAELY AGUILAR

PRESIDENT'S COUNCIL



ERIKA & RICKY AGUILAR

PRESIDENT'S COUNCIL



CHRIS & MARY PHILP

EXECUTIVE VICE PRESIDENT



MAKING DREAMS COME TRUE



TRIPS & LIFESTYLE



1

YOU HAVE 3 CHOICES

2

SETTLE FOR ANOTHER JOB

3



- WE TEACH SALES
- WE TEACH ENTREPRENEURSHIP
- WE'RE IN THE RIGHT INDUSTRY: FINANCIAL SERVICES
- WE OFFER THE BEST PLATFORM

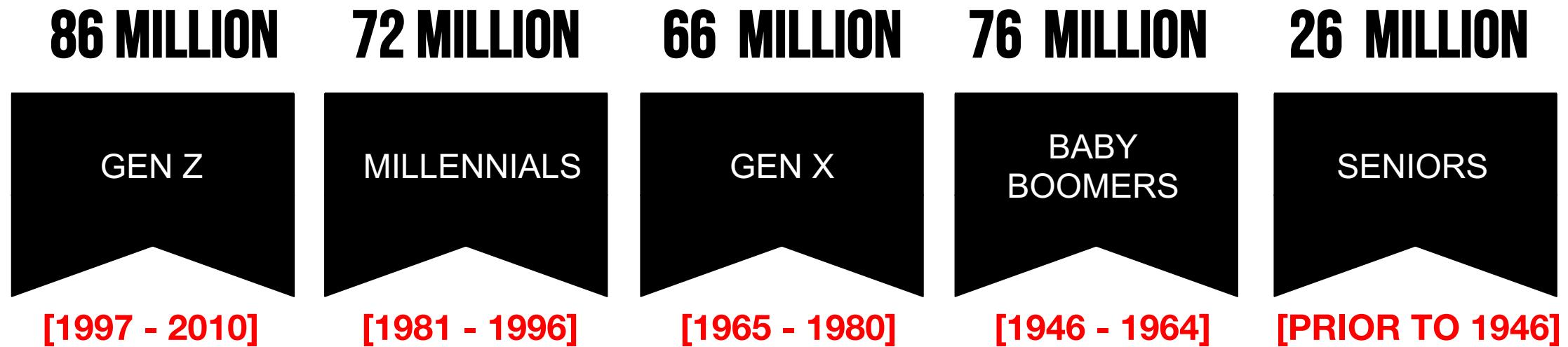


WWW.PHPAGENCY.COM



@PHPAGENCY

STEP 3: CHOOSE THE RIGHT INDUSTRY



- More than **200 million** people are in need of financial and retirement solutions.
- Average age of an insurance agent is **59 years old**.
- Average age of a PHP insurance agent is **33 years old**.





PHP™ THE NEW RETIREMENT WTP™

PARALLEL COMPARISON

- INDEXED
- VARIABLE
- FIXED



A 34 YEAR OLD FEMALE CONTRIBUTING \$500 PER MONTH

IF SHE DIES TOO SOON

THOSE SHE HAS CHOSEN
WILL RECEIVE:

\$500,000

DEATH BENEFIT

IF SHE BECOMES ILL

SHE COULD ACCESS A PORTION OF
HER DEATH BENEFIT

%

IF SHE NEEDS CASH AFTER 30 YEARS

SHE COULD TAKE A LOAN

\$407,715

PROJECTED CASH VALUE

COMPANY MAKES NO GUARANTEES OF INCOME OR INCOME POTENTIAL. NUMBERS LISTED ABOVE ARE HYPOTHETICAL. COMPANY HAS NO HISTORICAL DATA AVAILABLE FOR WHICH TO SHOW AVERAGE EARNINGS.

OCTUBRE



Mes de concientización del cáncer de mama

Breast cancer is diagnosed every **29 seconds** around the world, and in the U.S. it's every **2 minutes.**



About **292,130 women** and about **2,350 men** will be diagnosed with breast cancer in the U.S. this year.

About **1 in 8 women** in the U.S.



will get breast cancer in her lifetime.

It is estimated that

86.4% of people will survive **5** or more years after being diagnosed with breast cancer.

There is estimated to be more than

2.8 million breast cancer survivors in the U.S.



Breast cancer

is the leading cause of cancer death in women, after lung cancer. The chance of a woman dying from early stage breast cancer is estimated to be **1 in 36** (about 3%).

INCIDENCE OF BREAST CANCER PER 100,000 CASES BY RACE

127.9

White (Caucasian)

124.4

African American

96.3

Asian/Pacific Islander

92.1

Hispanic

82.0

American Indian/
Alaska Native

RESULTADOS



February

▲ \$46,685.17

March

▼ \$113,840.02

April

▲ \$60,988.52



RESULTADOS

The collage includes the following elements:

- Left Side (Blue Background):** Three screenshots of the "Cash Flow - Personal" dashboard. The top one shows July at \$11,949.20, the middle one shows June at \$13,556.50, and the bottom one shows May at \$14,171.70.
- Middle Top:** A photo of four men in suits standing together, smiling, and flexing their right fists.
- Middle Bottom:** A photo of a man and a woman standing together. The man is wearing a ring and a ring earner's ring. They are in front of a banner that reads "HECTOR & ERIKA DEL TORO 750,000 RING EARNERS BAKERSFIELD, CA".
- Right Side (Blue Background):** Three screenshots of the "Cash Flow - Personal" dashboard. The top one shows December at \$27,272.80, the middle one shows July at \$200,128.70, and the bottom one shows July at \$200,128.70 with a YTD total of \$454,339.30.
- Bottom Right:** A framed gold stock certificate for PHP Agency Inc. It is dated 2010, is for common stock, and is held by RODOLFO & CECILIA VARGAS, with a certificate number of 01A. It is signed by RODOLFO VARGAS.

Text Labels:

- Hector Del Toro is with Erika Del Toro.
June 7 • 11
- it took 5 years but we finally cracked \$100k in a month. We paid \$650k to our agents last month 111.
- 1st year in PHP \$55k.
2nd year in PHP 65k (very frustrated, ready to give up but felt we were so close).
- It was the third year that magic Happened and changed everything \$265k. This was the year we realized we weren't winning because we didn't follow the system. We were winging the business expecting to get professional results. You can't run an amateur business and expect professional money 111.

Page Number: 12

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