





# Announcements

- ✧ *Update* To Travel Program
- ✧ *New* Marketing Assistance Program
- ✧ *New* Financial Services Product
- ✧ *New* Campaign
- ✧ *New* Fast Track Program



# Travel Program

- ✧ Focus on high margin travel packages
  - Destinations outside continental U.S.
  - Includes Hawaii
  - Select cities in U.S. [check site for locations]
- ✧ Introduce new strategic partnerships
  - Car rental discount benefit [August launch]
  - Competitive self-service airfare and/or hotel



# Marketing Assistance

- ✧ Discontinue Wholesale Membership
- ✧ Introduce [www.customersource.com](http://www.customersource.com)
- ✧ Implement Active Customer For Life\*
- ✧ Align Compensation Structure

*Effective August 1<sup>st</sup>, 2006*

\*must be eligible



# SoulMate Service

Personal Referrals

Compensation Level	%	Rep Sold ANNUAL	%	CS Sold ANNUAL
Personal		\$20.00		\$0.97
Level 1		\$0.97		\$0.97
Level 2		\$0.99		\$0.99
		\$1.98		\$1.98
		\$1.98		\$1.98
Level 5		\$3.72		\$3.72
Level 6		\$5.45		\$5.45
Level 7		\$9.67		\$9.67
		\$44.76		\$25.73
Personal		\$100.00	5	\$4.85
Level 1	15	\$14.55	15	\$14.55
Level 2	45	\$44.55	45	\$44.55
Level 3	135	\$267.30	135	\$267.30
Level 4	405	\$802.90	405	\$802.90
Level 5	1,215	\$4,514.80	1,215	\$4,519.80
Level 6	3,645	\$19,865.25	3,645	\$19,865.25
Level 7	10,935	\$105,741.45	10,935	\$105,741.45
Total	16,400	\$131,354.80	16,400	\$131,259.65

Effective  
August 1<sup>st</sup>, 2006



# WealthTrack<sup>sm</sup>

## ✧ Online Financial Service

- Quarterly Credit Report & Score
- Daily Updates
- Real-time Monitor
- Dynamic Financial Plan
- Education & Guidance





# WealthTrack<sup>sm</sup>

## ✧ Optional

- Spousal Account and/or Child Account
- Monthly Credit Report & Score





# WealthTrack Service

Compensation Level	%	Rep Sold Quarterly	%	CS Mkt. Asst Quarterly
Personal		\$20.00		\$0.97
Level 1				\$0.97
Level 2				\$0.99
				\$1.98
				\$1.98
Level 5		\$3.72		\$3.72
Level 6		\$5.45		\$5.45
Level 7		\$9.67		\$9.67
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Total	16,400	\$131,354.80	16,400	\$131,259.65

Personal Referrals





# WealthTrack Service

*New*  
Monthly  
Residual!

\$52,870.74

WealthTrack Monthly	
	\$0.59
	\$0.59
	\$0.59
	\$1.18
	\$1.18
	\$1.77
	\$1.96
	\$3.92
	\$11.77
5	\$2.94
15	\$8.83
45	\$26.48
135	\$158.89
405	\$476.68
1,215	\$2,145.08
3,645	\$7,150.26
10,935	\$42,901.57
16,400	\$52,870.74



# WealthTrack<sup>sm</sup>

- ✧ 5 active subscribers to maintain eligibility
- ✧ Initial 30-day grace period [current & New]
- ✧ Count toward 10 customers for Travel
- ✧ **Do not** count toward Standard Comp
  - SoulMate Commissions & Leadership Bonuses
- ✧ 30-Day grace on expiring memberships
- ✧ Be your own customer [all products]



# WealthTrack<sup>sm</sup>

- ✧ Personal Recruiting Site
- ✧ Multimedia Presentation
- ✧ Online & Offline Enrollment
- ✧ Online & Offline Brochures
- ✧ Personal Testimonial



# Challenge



*Find the time to manage and protect  
your personal finances and money  
to plan for your retirement.*





# WealthTrack<sup>sm</sup>

- ✓ Increase financial awareness
- ✓ Simplify complexity of personal finances
- ✓ Provide tools to manage & protect finances
- ✓ Make better financial decisions
- ✓ Save you time and money





# The Facts

- ✓ American consumers have financed their futures
- ✓ Most live from paycheck to paycheck
- ✓ Financial plan is to pay the monthly bills
- ✓ Rise in interest rates will bankrupt many
- ✓ Two percent currently save for the future
- ✓ Crash of the market devastated retirement plans
- ✓ Majority of Americans will die in debt
- ✓ Identity theft & credit fraud are now at epidemic rates
- ✓ Rather reveal personal life than details about their debt





# Consumer Debt

**Consumer debt is at an all time high.**

## Drowning in debt

- ✓ Consumer debt now over \$9 trillion
- ✓ Most spend 10% more than they make
- ✓ Average \$9,250 in credit card debt
- ✓ Household/individual income declining since 2000
- ✓ Retired struggle to pay debts many file bankruptcy



## **Pay billions in unnecessary interest and fees!**

### Credit card companies

- ✓ Collect \$2.5 billion in profits each month
- ✓ Collect \$11.7 billion in penalty fees annually
- ✓ Raise from 0% to 19.99% for one late payment
- ✓ Cap maximum rates at ~31%
- ✓ Contributed \$24.8 million to congressional and presidential candidates in past 4 years







# Credit Rating

**It pays to build and maintain great credit.**

## Credit reports and scores

- ✓ Over 75% of credit reports contain mistakes
- ✓ 1 in 4 mistakes serious enough to turn down credit
- ✓ 4 in 10 have seen credit report in last 2 years
- ✓ 2 in 10 know their credit rating
- ✓ Credit scores key factor used to set rates on loans, insurance and utilities and to qualify employment





# Identity Theft

## **Identity theft and credit fraud epidemic level.**

### Fastest growing white collar crime

- ✓ 27.3 million American victims in last five years
- ✓ 9.9 million victims last year
- ✓ 1,100 each and every hour
- ✓ \$53 billion in losses last year
- ✓ ~175 hours, 12-15 months and \$800 per incident





# Financial Plan

**It pays to build and maintain a financial plan.**

Plan or pay?

- ✓ Most do not know their net worth
- ✓ Most do not have a financial plan
- ✓ Most do not know long-term impact of decisions
- ✓ Not enough time or money to justify a plan
- ✓ Unaware they can accelerate payment of debt
- ✓ Unaware they can save \$1,000's annually





# WealthTrack<sup>sm</sup>

- ✓ Manage and monitor personal credit profile
- ✓ Manage and monitor financial accounts
- ✓ Protect yourself from identity theft/credit fraud
- ✓ Build dynamic financial plan
- ✓ Optimize payment of your bills
- ✓ Avoid tricks and traps that cost you money





# New Campaign

## National Countdown – Financial Freedom Run

July 15, 2006 – August 31, 2006

- ✧ Lajitas Retreat – Top 3 Recruiters
- ✧ Celebration Tickets – Top 20 On Track
- ✧ Private Lunch – Top 10 On Track
- ✧ VIP Seating Party – Top 5 On Track
- ✧ Random Weekly \$50 – 1 QUR to Qualify





# Fast Track Promotion

- ✧ Begins July 1, 2006
- ✧ Ends August 31, 2006
- ✧ Directors Personally Sponsor 6 QURs
  - Promote to Sr. Director!
- ✧ Sr. Directors Personally Sponsor 12 QURs
  - Promote to Executive Director!

**Either/Or Cannot Combine Compensation Plan & Promotion**

