



H O W T O C R E A T E

WEALTH



WWW.PHPAGENCY.COM



ABOUT PHP'S CEO & FOUNDER

PATRICK BET-DAVID

During the Iranian Revolution of 1978, Patrick's family had to escape to survive and ended up living in a refugee camp in Erlangen, Germany. After moving to California, serving in the U.S Army and being introduced to entrepreneurship, Patrick set out to create his business empire. Today, Patrick Bet-David has become a business influencer and media personality with a point to prove.

A prolific content creator, producer, author, and CEO of PHP Agency, Inc. and Valuetainment Media, LLC, Patrick Bet-David has cultivated an extremely engaged, organic fanbase of over 4 million followers across 5 media platforms. His unapologetic and thought provoking approach to education and conversations attracts a wide range of audiences from around the globe.



VALUETAINMENT

THE #1 CHANNEL FOR ENTREPRENEURS



SUBSCRIBE



OVER 1.3 MILLION SUBSCRIBERS

OVER 1 BILLION MINUTES WATCHED



KEVIN HART



KOBE BRYANT



OSCAR DE LA HOYA



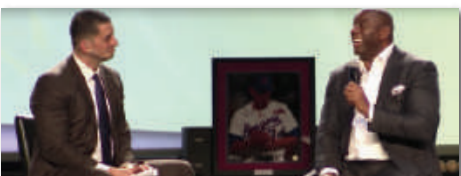
JORDAN PETERSON



WAYNE GRETZKY



MARK CUBAN



MAGIC JOHNSON



STEVE WOZNIAK

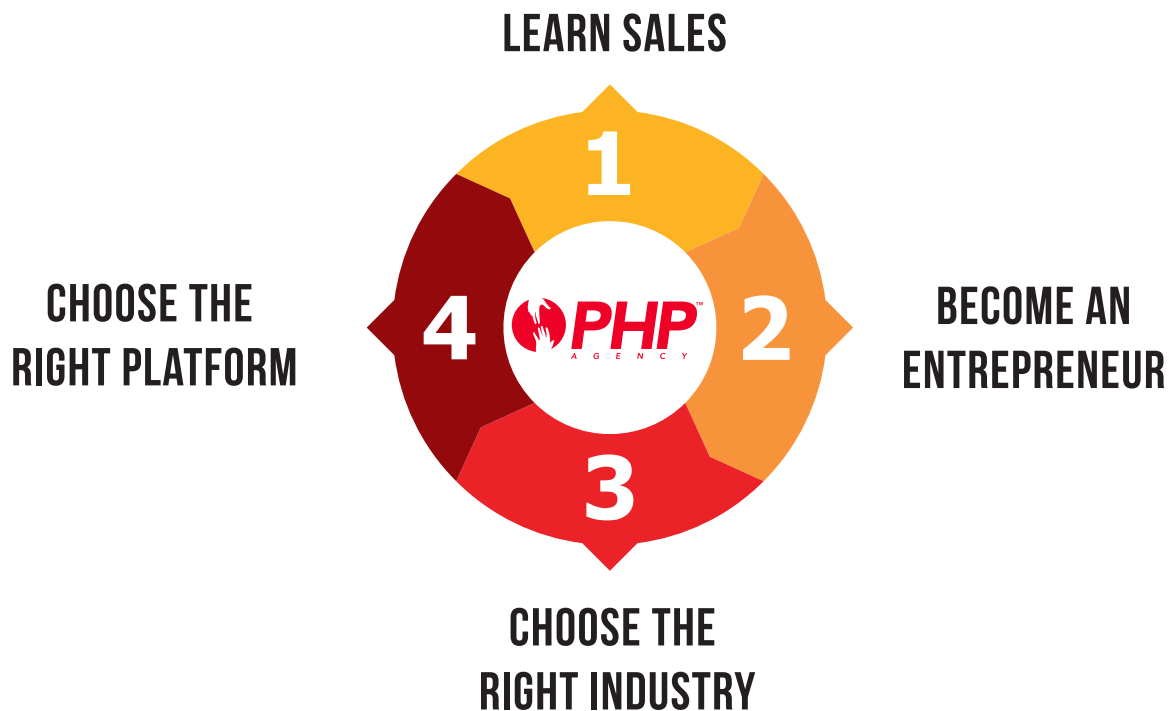


JOHN CALIPARI

WHY NOW IS THE TIME TO CREATE YOUR OWN WEALTH

\$	1990	2019
4 YEAR COLLEGE TUITION¹	\$30,408	\$102,480
AVG. HOME PRICE²	\$101,000	\$294,000
A GALLON OF GAS³	\$1.12	\$2.50
COST OF RAISING A CHILD⁴ (FROM 0-18 YRS.)	\$120,150	\$252,000
AVG. NEW CAR PRICE⁵	\$9,432	\$37,577
MEDIAN INCOME⁶	\$52,689	\$59,039

DO YOU KNOW THE 4 STEPS TO CREATING WEALTH?



1. [HTTP://WWW.STATISTICBRAIN.COM/AVERAGE-COST-OF-COLLEGE-TUITION/](http://www.statisticbrain.com/average-cost-of-college-tuition/)
 2. [HTTPS://YCHARTS.COM/INDICATORS/SALES_PRICE_OF_EXISTING_HOMES](https://ycharts.com/indicators/sales_price_of_existing_homes)
 3. [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)

4. [HTTP://247WALLST.COM/INVESTING/2011/06/24/THE-FIFTY-YEAR-SOARING-COST-TO-RAISE-A-CHILD/3/](http://247wallst.com/investing/2011/06/24/the-fifty-year-soaring-cost-to-raise-a-child/3/)
 5. [HTTP://WWW.INTHE90S.COM/PRICES.SHTML](http://www.inthe90s.com/prices.shtml)
 6. [HTTPS://STATISTICS/200838/MEDIAN-HOUSEHOLD-INCOME-IN-THE-UNITED-STATES/](https://statistics/200838/median-household-income-in-the-united-states/)

STEP 1: CHOOSE TO LEARN SALES

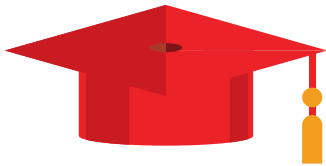


2016 MEDIAN PAY FOR A SALES MANAGER WAS \$124,220 PER YEAR. **THAT BREAKS DOWN INTO \$59 /HOUR.**¹

46% OF SALESPEOPLE DIDN'T INTEND TO GO INTO THE SALES PROFESSION.² (BUT ARE GLAD THEY DID)



STEP 2: CHOOSE ENTREPRENEURSHIP



83% OF COLLEGE STUDENTS DO NOT HAVE JOB LINED UP BEFORE GRADUATING.³

86% OF MILLIONAIRES ARE SELF-MADE.⁴



1. [HTTPS://WWW.BLS.GOV/OOH/MANAGEMENT/SALES-MANAGERS.HTM](https://www.bls.gov/ooH/management/sales-managers.htm)

2. [HTTPS://BLOG.HUBSPOT.COM/SALES/STATS-ABOUT-SELLING](https://blog.hubspot.com/sales/stats-about-selling)

3. [HTTP://EMPLOYER.AFTERCOLLEGE.COM/2014/83-COLLEGE-STUDENTS-DONT-JOB-LINED-GRADUATION](http://employer.aftercollege.com/2014/83-college-students-dont-job-lined-graduation)

4. [HTTP://WWW.BENEFITSPRO.COM/2012/07/20/FIDELITY-FINDS-86-PERCENT-OF-MILLIONAIRES-ARE-SELF](http://www.benefitspro.com/2012/07/20/fidelity-finds-86-percent-of-millionaires-are-self)

STEP 3: CHOOSE THE RIGHT INDUSTRY

86 MILLION



GEN Z

[1997 - 2010]

72 MILLION



MILLENNIALS

[1981 - 1996]

66 MILLION



GEN X

[1965 - 1980]

76 MILLION



BABY
BOOMERS

[1946 - 1964]

26 MILLION



SENIORS

[PRIOR TO 1946]

ROUGHLY 200 MILLION AMERICANS RECOGNIZE THEY NEED LIFE INSURANCE, YET DO NOT HAVE ADEQUATE COVERAGE TO PROTECT THEIR FAMILIES.¹

TIMING IS **KEY**

BABY BOOMERS

BETWEEN 1946 AND 1964, 76 MILLION BABIES WERE BORN



1946

[AGE 0-4]



BABY BOOM BEGINS

1950'S

[AGE 5-10]



SCHOOLS BUILT

1960'S

[AGE 16-20]



AUTOMOBILES

1970-80'S

[AGE 30-35]



REAL ESTATE

2010-2029

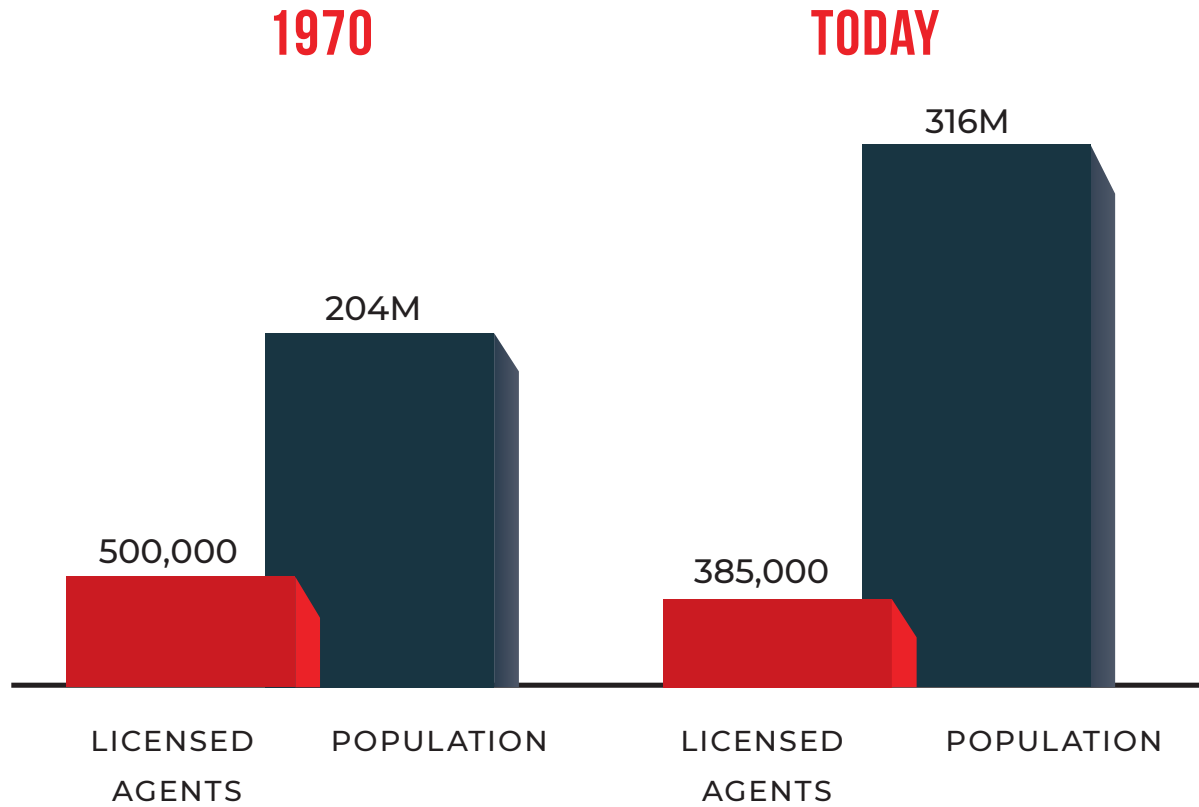
[AGE 60'S & 70'S]



FINANCIAL SERVICES

TIMING IS EVERYTHING

WITH THE GROWING RATE OF OUR POPULATION, THE DEMAND FOR LIFE INSURANCE AGENTS IS AT AN ALL-TIME HIGH.¹



STEP 4: CHOOSE THE RIGHT PLATFORM

FASTEST GROWING FINANCIAL SERVICES SALES & MARKETING COMPANY IN AMERICA.

1

SERVING UNDERSERVED MARKETS WITH LIFE INSURANCE AND FINANCIAL PRODUCTS

2

BUILDING AN ARMY OF AGENTS AND ENABLING ENTREPRENEURSHIP

3



1. [HTTPS://USATODAY30.USATODAY.COM/MONEY/PERFI/INSURANCE/2010-12-03-1ALIFEINSURANCE03_ST_N.HTM](https://usatoday30.usatoday.com/money/perfi/insurance/2010-12-03-1alifeinsurance03_st_n.htm)

INDUSTRY



AVG. AGE OF AGENTS: 59

AVG. AGE OF AGENTS: 35

WHITE, MALE DOMINATED

MULTICULTURAL AGENTS

BORING, LOW-ENERGY OFFICE ENVIRONMENT

CAPTIVATING, HIGH-ENERGY ENVIRONMENT

OLD SCHOOL MARKETING TACTICS

INNOVATIVE MARKETING STRATEGIES

QUOTAS

NO QUOTAS

VESTING TAKES 2-10 YEARS

VESTING TAKES 12 MONTHS (FA)

BUILD ONLY THE COMPANY BRAND

BUILD THE COMPANY & YOUR OWN BRAND

PROMOTE THROUGH POLITICS

PROMOTE THROUGH PERFORMANCE

TECHNOLOGY

“BUILT ON SILICON VALLEY TECHNOLOGY FOR TODAY’S MARKET AND GENERATION.”



SUPPORT DEPARTMENTS

ADMINISTRATION

Associates get fast support with questions and troubleshooting.

LICENSING

Leading, teaching and assisting you and your associates to get licensed.

NEW BUSINESS

Processing life insurance and annuity applications.

ANNUITIES

Help you discover and sell annuity products.

COMMISSIONS

Get paid twice a week; commission and incentive bonuses.

COMPLIANCE

Keep you and PHP compliant.

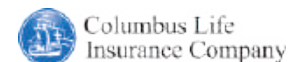
MARKETING

Creating digital content for you to promote and market your business.

RECOGNITION



PREMIER CARRIER PARTNERS



HOW DO AGENTS GET PAID?

1 PART-TIME

agent helps 2 families per month contribute \$250/month¹
 $2 \times \$3,000 = \$6,000$ at 40% = $\$2,400/\text{mo} = \mathbf{\$28,000/\text{yr}}$

1. EXAMPLE ASSUMES A HYPOTHETICAL TARGET PREMIUM OF \$250/MONTH.

2 PERSONAL PRODUCER

agent helps 1 family per week $4 \times \$3,000 =$
 $\$12,000$ at 60% = $\$7,200/\text{mo} = \mathbf{\$86,400/\text{yr}}$

3 BUSINESS OWNER

10 agents help 10 families each per month $10 \times \$12,000 =$
 $\$120,000$ at 25% = $\$30,000/\text{mo} = \mathbf{\$360,000/\text{yr}}$

4 AGENCY BUILDER

team of 12 Marketing Directors help 20 families per month
 $12 \times \$60,000 = \$720,000$ at 27% override = $\$194,400/\text{mo} = \mathbf{\$2,323,800/\text{yr}}$

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.

INVESTORS



OSCAR DE LA HOYA

Chairman & CEO
Golden Boy Promotions
Owner, Houston Dynamo



GABRIEL BRENER

Chairman & CEO
Brener International Group, LLC
Owner, Houston Dynamo



GREG SHARE

Managing Partner
Ambina Partners, LLC

FIELD LEADERS



SHEENA & MATT SAPAULA
CHAIRMAN'S COUNCIL



JOSE & MARLENE GAYTAN
CHAIRMAN'S COUNCIL



HECTOR & ERIKA DEL TORO
CHAIRMAN'S COUNCIL



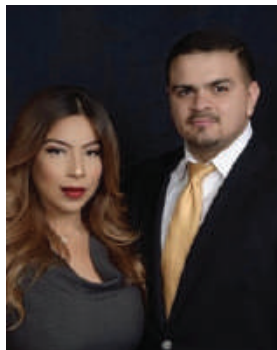
RODOLFO & CECILIA VARGAS
CHAIRMAN'S COUNCIL



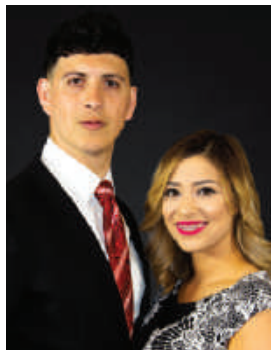
JORGE PELAYO
CHAIRMAN'S COUNCIL



JASON & NATALY GRAZIANI
CHAIRMAN'S COUNCIL



ERIKA & RICKY AGUILAR
SENIOR VICE PRESIDENTS



ALEJANDRO & YANAELY AGUILAR
SENIOR VICE PRESIDENTS



MARVIN & DEE DEL VALLE
SENIOR VICE PRESIDENTS



CHRIS & MARY PHILP
SENIOR VICE PRESIDENTS

EXECUTIVE TEAM



PATRICK BET-DAVID
CHIEF EXECUTIVE OFFICER
& FOUNDER



IAN BENEDICT
CHIEF FINANCIAL OFFICER



AMOUR NOUBARENTZ
CHIEF COMPLIANCE OFFICER



ALICE TERLECKY
CHIEF OPERATING OFFICER



JENNIFER BET-DAVID
EVP OF AGENCY OPERATIONS

WORLD TRAVEL



DUBAI



ITALY



ASPEN



GREECE



CANCÚN



COSTA RICA



MAKING DREAMS COME TRUE



YOU HAVE A CHOICE (BUILD YOUR DREAM)

GO BACK TO SCHOOL

SETTLE FOR ANOTHER JOB

PHP

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



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