

PIIP

— AGENCY —

HOW TO CREATE WEALTH

ABOUT OUR CEO & FOUNDER PATRICK BET-DAVID

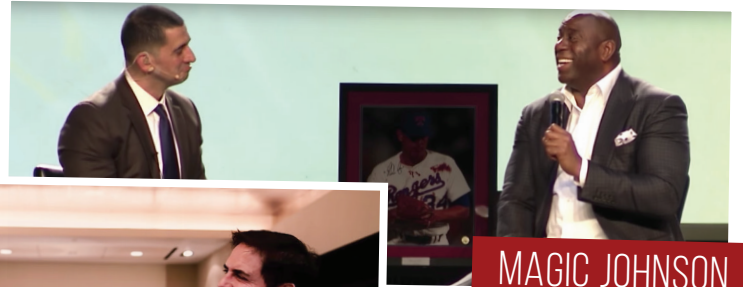


Patrick Bet-David was born in Iran during a revolution. When he was 12, his family sought freedom and immigrated to the U.S. after a brief stay in a refugee camp. At 18, he served in the legendary 101st Airborne division of the U.S. Army before starting a career in financial services. He founded PHP Agency in 2009 with a vision to do the impossible and create a sales revolution in the life insurance industry. PHP is helping people in America's multi-cultural middle class to protect families, become entrepreneurs and achieve their dreams.

Today Patrick is a CEO, entrepreneur, author and creator of Valuetainment.



STEVE WOZNIAK



MAGIC JOHNSON



MARK CUBAN



OSCAR DE LA HOYA



ROBERT KIYOSAKI



VALUETAINMENT

ENTREPRENEURSHIP • EDUCATION • ENTERTAINMENT

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WHY NOW IS THE TIME TO CREATE YOUR OWN WEALTH

\$	1990	2015
4 YEAR COLLEGE TUITION ¹	\$30,408	\$94,400
AVG. HOME PRICE ²	\$101,000	\$220,000
A GALLON OF GAS ³	\$1.12	\$2.33
COST OF RAISING A CHILD ⁴ (FROM 0-18 YRS.)	\$120,150	\$245,000
AVG. NEW CAR PRICE ⁵	\$9,432	\$33,560
MEDIAN INCOME ⁶	\$52,689	\$55,775

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

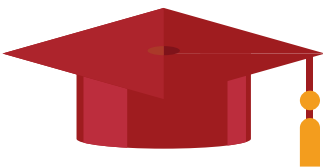


2016 MEDIAN PAY FOR A SALES MANAGER WAS \$117,960 PER YEAR. **THAT BREAKS DOWN INTO \$56 /HOUR.**¹

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

WHICH MARKET NEEDS OUR HELP?

82 MILLION
MILLENNIALS

AGES 20-34

46 MILLION
GENERATION X

AGES 35-49

77 MILLION
BABY BOOMERS

AGES 50-68

40 MILLION
SENIORS

AGES 65+

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

AVERAGE AGE OF AN INSURANCE AGENT IS **59 YEARS OLD.**¹

PHP'S AVERAGE AGE IS 33.

— MARKET TIMING IS **KEY** —

BABY BOOMERS

BETWEEN 1946 AND 1964, 76 MILLION BABIES WERE BORN

1946

0-4 YEARS OLD

BABY BOOM BEGINS

BABY FOOD GERBER®
TOYS MATTEL®

1950'S

5-7 YEARS OLD

HOME CONSTRUCTION



1960'S

16 YEARS OLD

AUTOMOBILES



1970-80'S

30 YEARS OLD

REAL ESTATE



NOW-2029

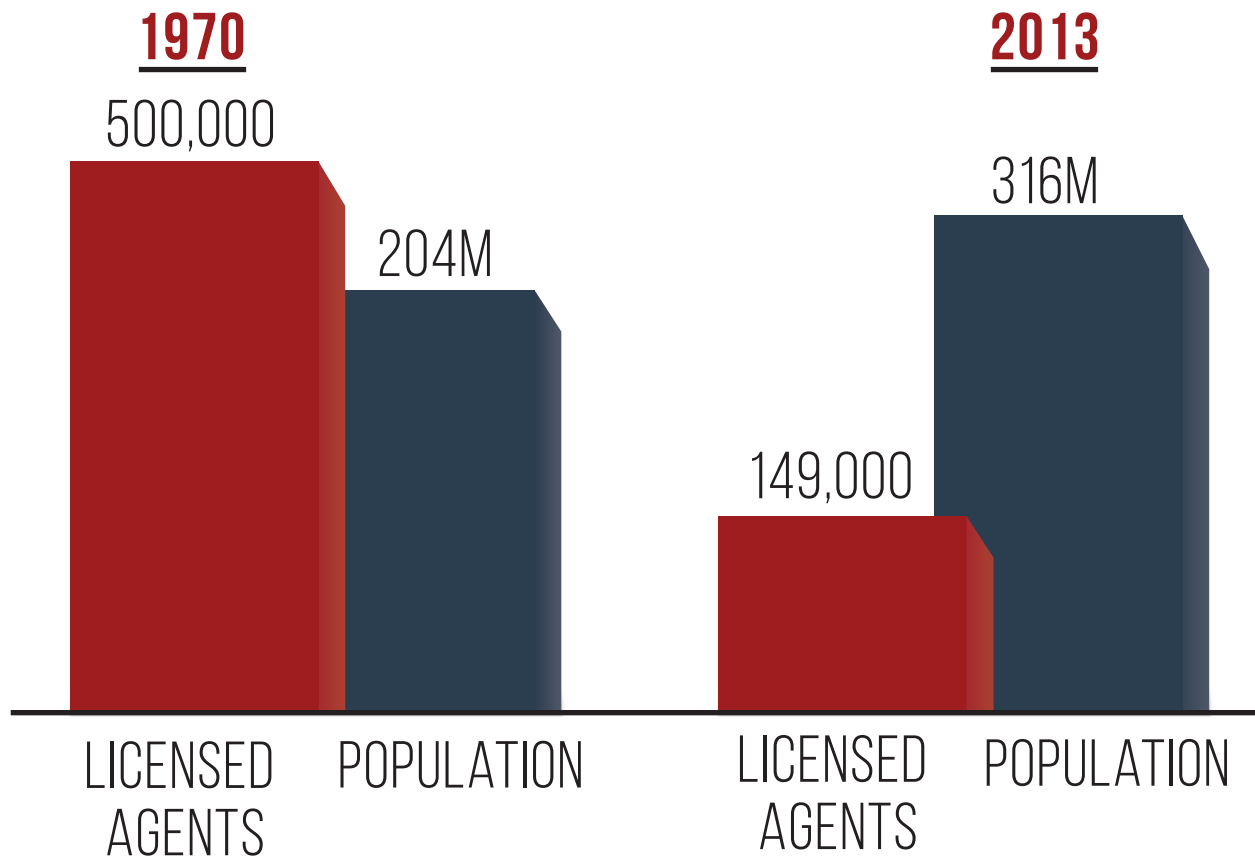
50'S & 60'S

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 UNDER SERVED
MARKETS WITH
LIFE INSURANCE AND
FINANCIAL PRODUCTS**

2

**BUILDING AN ARMY OF
AGENTS AND ENABLING
ENTREPRENEURSHIP**

3



**NATIONAL PLAYER
U.S.A. & PUERTO RICO**

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: 33

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

BUILD ONLY THE COMPANY BRAND

BUILD THE COMPANY & YOUR OWN BRAND

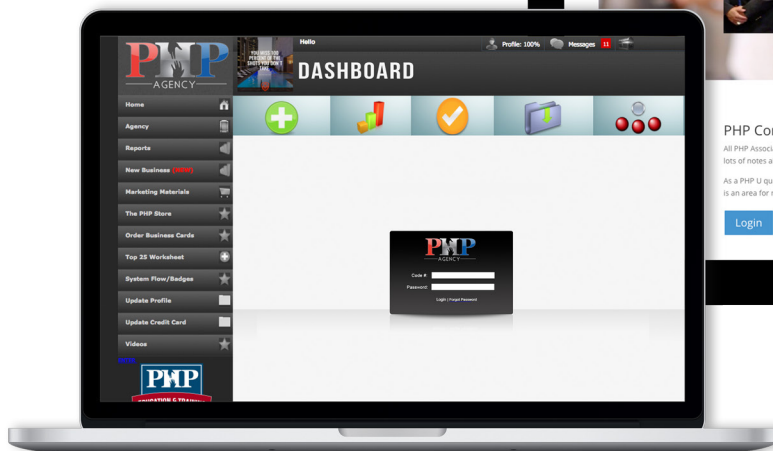
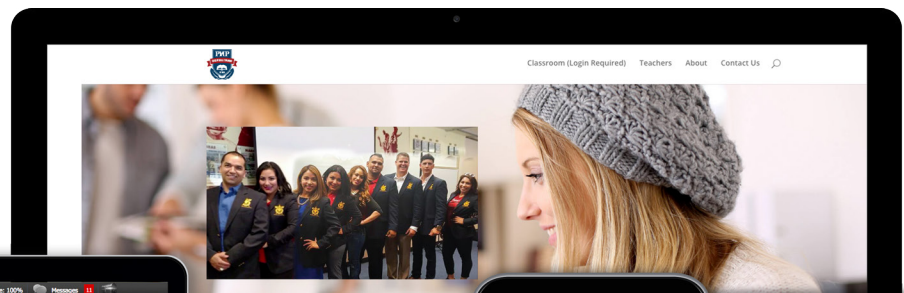
PROMOTE THROUGH POLITICS

PROMOTE THROUGH PERFORMANCE

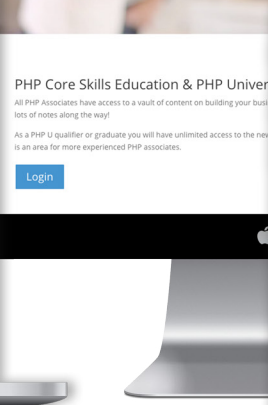
TECHNOLOGY

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

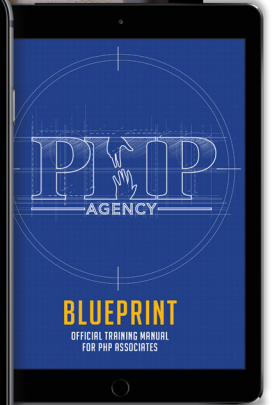
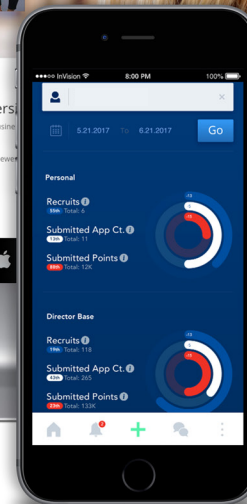
PHP EDUCATION SITE



PHP BACK OFFICE



MOBILE APP



PHP BLUEPRINT

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

Foresters
Financial



HOW DO AGENTS GET PAID?

1 PART-TIME

as a licensed agent helping 1 family per week $4 \times \$1,200 =$
 $\$4,800$ at 40% contract = $\$1,920$ per month / $\$23,040$ per year

2 MARKETING DIRECTOR

running a small agency of 10 licensed agents $10 \times \$12,000 =$
 $\$120,000$ at 25% override = $\$30,000$ per month / $\$360,000$ per year

3 CHAIRMAN'S COUNCIL

team of 12 mds helping 20 families per month $12 \times \$60,000 =$
 $\$720,000$ at 27% override = $\$194,000$ per month / $\$2,332,800$ per year

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



Brener International Group, LLC



GREG SHARE

Managing Partner
Ambina Partners, LLC

FIELD LEADERS



JORGE PELAYO
CHAIRMAN'S COUNCIL



MATT & SHEENA SAPAULA
PRESIDENT'S COUNCIL



JOSE & MARLENE GAYTAN
PRESIDENT'S COUNCIL



JASON GRAZIANI
EXECUTIVE VICE PRESIDENT



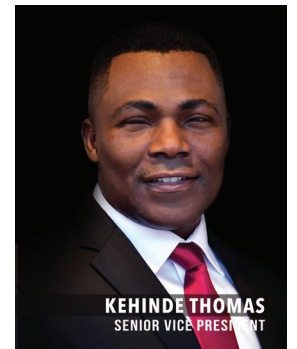
RODOLFO & CECILIA VARGAS
EXECUTIVE MARKETING DIRECTORS



HECTOR DEL TORO
SENIOR VICE PRESIDENT



DIANA JOE
EXECUTIVE VICE PRESIDENT

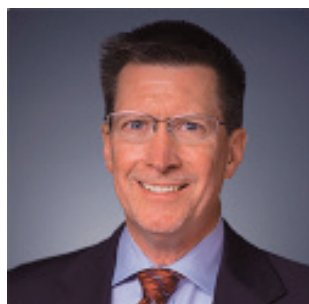


KEHINDE THOMAS
SENIOR VICE PRESIDENT

EXECUTIVE TEAM



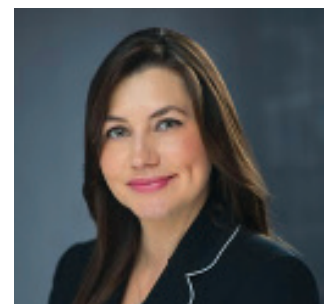
PATRICK BET-DAVID
CHIEF EXECUTIVE OFFICER
& FOUNDER



THOMAS ELLSWORTH
PRESIDENT & CHIEF
OPERATING OFFICER



AMOUR NOUBARENTZ
CHIEF COMPLIANCE OFFICER



JENNIFER BET-DAVID
EVP OF AGENCY OPERATIONS

WORLD TRAVEL



DUBAI



ASPEN



ITALY



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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