

ARE YOU SATISFY WITH YOUR
**CAREER AND
INCOME NOW?**

WHAT ARE YOUR
DREAMS?

HAVE YOU
**ACHIEVE
YOUR DREAM?**



Financial Freedom



Dream Holidays



Time Freedom



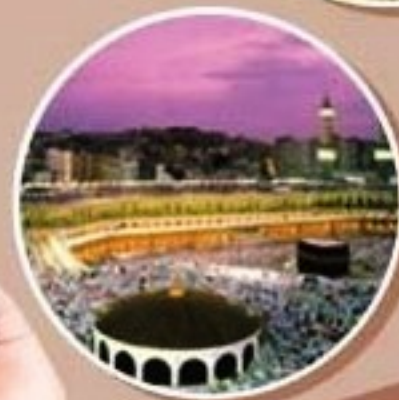
Dream Car

WHICH ONE IS YOUR DREAM?



Younger and healthier life

Dream House



Umrah



LET'S CALCULATE, HOW MUCH IS YOUR MONTHLY BASIC EXPENSES?

- Live comfortably as a single
- To get marry
- For your Children
- For your Retirement funds
- To achieve your dream?



MONTHLY BASIC EXPENSES



Car

Expenses Items	Amount
Installment	RM700
Petrol	RM300
Insurance & Road Tax	RM80
Toll	RM150
Parking Fee	RM100
Car Maintenance	RM150
TOTAL	RM1,480 SGD1,500 PHP15,000



House

Expenses Items	Amount
Installment	RM800
Maintenance Fee	RM150
TOTAL	RM950 SGD2,000 PHP15,000



Household Expenses

Expenses Items	Amount
Food	RM800
Electricity	RM100
Water	RM20
Phone	RM150
Household Products	RM100
Insurance - Medical & Life	RM300
Other Miscellaneous	RM100
TOTAL	RM1,570 SGD1,500 PHP8,000

Remark: The above estimated expenses varies according to the standard and cost of living in different countries.



EDUCATION FUND FOR CHILDREN

Expenses Items	Primary	Secondary	Tertiary
School Fee	RM50	RM300	RM2,500
Books	RM50	RM100	RM500
Transportation	RM150	RM180	RM350
Tuition	RM300	RM450	-
Pocket Money	RM100	RM500	RM700
Other Miscellaneous	RM200	RM300	RM500
TOTAL	RM850	RM1,830	RM4,550
	SGD300	SGD500	SGD2,000
	PHP2,500	PHP4,500	PHP8,000

Remark: The above estimated expenses varies according to the standard and cost of living in different countries.



RETIREMENT

According to research, if you want to retire comfortably at the age of 55, you must have at least RM 1,350,000 / SGD 1,000,000 / PHP 3,200,000 in your bank account (to live 55-75 years old)

If you are	Monthly saving till age of 55 from now onwards
20 years old	RM 3,250 / SGD 2,300 / PHP 7,600
30 years old	RM 4,500 / SGD 3,300 / PHP 10,600
40 years old	RM 7,500 / SGD 5,500 / PHP 17,700

Remark:

The above estimated expenses varies according to the standard and cost of living in different countries.



If you want to improve your standard of living,
you must increase your **INCOME!**

To increase your income,
you must **CHANGE** the way
you earn your income!



HOW TO HAVE BREAKTHROUGH IN YOUR EARNING AND CHANGE YOUR LIFE?

3 basic ways of earning income

Employment

Are you willing to work as employee for life? Time constraint and limited income

Financial Investment

Do you have enough capital?
High risk

Networking and Leverage

Through MLM business, it creates leverage and residual income which will increase your earnings



NETWORKER WILL KNOW THIS

“ The Next 10 Million Millionaires
will be created by year 2016 from
network marketing and the wellness industry ”

Paul Zane Pilzer, "The Next Millionaires"

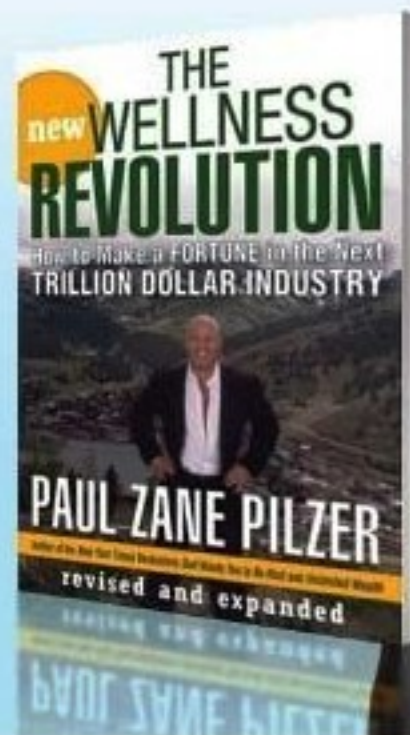


THE WELLNESS INDUSTRY

An industry projected to reach the trillion dollars landmark by year 2010

More people wants to look younger and healthier

- Baby boomers and older (Born in 1964 and earlier)
- Generation X (1965 – 1981)
- Generation Y (1982 – 2005)



THE NETWORK MARKETING INDUSTRY

- A successful method of distribution for more than 60 years that creates the highest number of millionaires each year
- **More than USD 113 billions worldwide sales and is still increasing

- Proven successful model
- Minimum start up cost
- No risk
- Unlimited income
- No inventory
- Work from home

** Source: (World Federation of Direct Selling Association)

