



HOW TO CREATE

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 & founder of PHP Agency, Inc. and Valuetainment Media, LLC, Patrick Bet-David has cultivated an extremely engaged, organic fanbase of over 10 million followers across. His unapologetic and thought provoking approach to education and conversations attracts a wide range of audiences from around the globe.



VALUETAINMENT



3.25M+
Subscribers



345 M+
Views



1,520+
videos



GEORGE W. BUSH



KOBE BRYANT



STEVE AOKI



KEVIN HART



RIC FLAIR



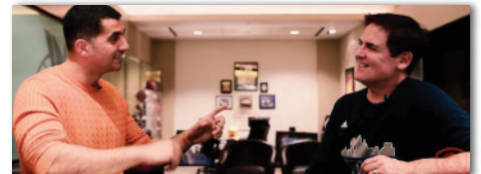
MIKE TYSON



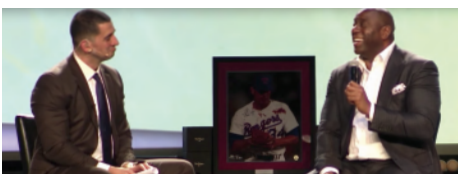
JORDAN PETERSON



WAYNE GRETZKY



MARK CUBAN



MAGIC JOHNSON



STEVE WOZNIAK

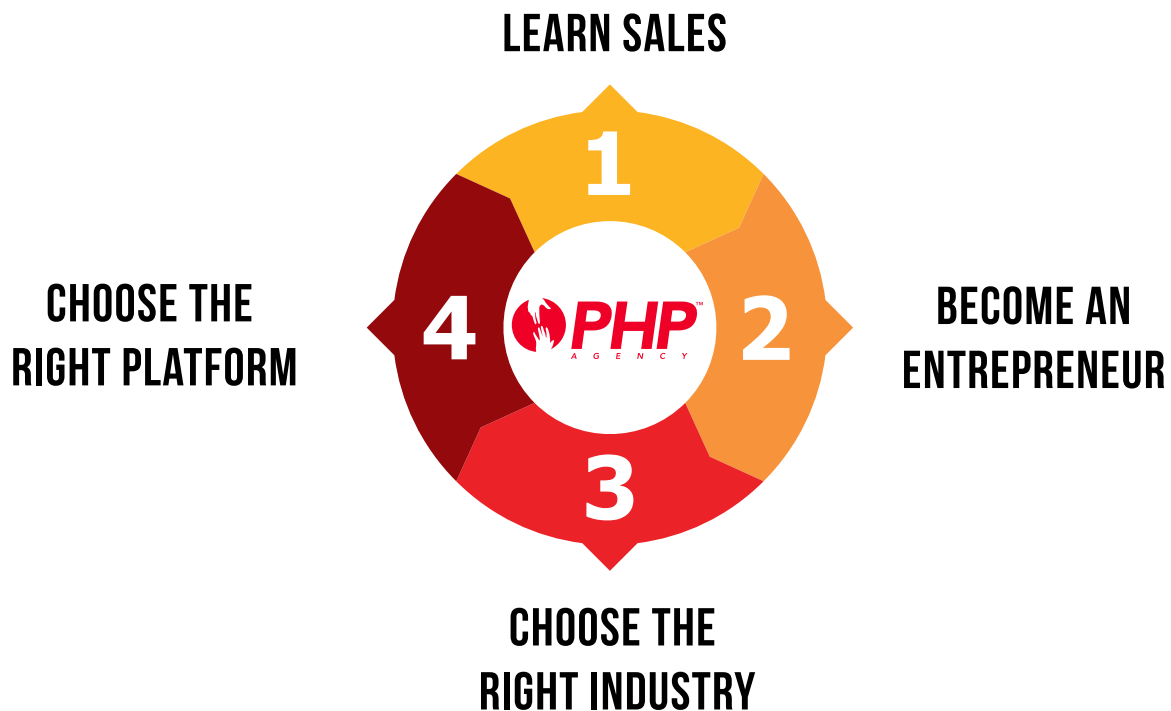


JOHN CALIPARI

WHY NOW IS THE TIME TO CREATE YOUR OWN WEALTH

\$	1990	2021
4 YEAR COLLEGE TUITION¹	\$30,408	\$103,456
AVG. HOME PRICE²	\$101,000	\$408,800
A GALLON OF GAS³	\$1.12	\$3.40
COST OF RAISING A CHILD⁴ (FROM 0-18 YRS.)	\$120,150	\$233,610
AVG. NEW CAR PRICE⁵	\$9,432	\$45,031
MEDIAN INCOME⁶	\$52,689	\$79,900

DO YOU KNOW THE 4 STEPS TO CREATING WEALTH?



1. [HTTPS://EDUCATIONDATA.ORG/AVERAGE-COST-OF-COLLEGE](https://educationdata.org/average-cost-of-college)

2. [HTTPS://WWW.STATISTA.COM/STATISTICS/240991/AVERAGE-SALES-PRICES-OF-NEW-HOMES-SOLD-IN-THE-US](https://www.statista.com/statistics/240991/average-sales-prices-of-new-homes-sold-in-the-us)

3. [HTTPS://GASPRICES.AAA.COM/](https://gasprices.aaa.com/)

4. [HTTPS://SPENDMENOT.COM/BLOG/HOW-MUCH-DOES-IT-COST-TO-RAISE-A-CHILD/](https://spendmenot.com/blog/how-much-does-it-cost-to-raise-a-child/)

5. [HTTPS://WWW.CNET.COM/ROADSHOW/NEWS/AVERAGE-NEW-CAR-COSTS-PRICE-INCREASE/L](https://www.cnet.com/roadshow/news/average-new-car-costs-price-increase/)

6. [HTTPS://WWW.HUDUSER.GOV/PORTAL/DATASETS/IL/IL21/MEDIANS2021.PDF](https://www.huduser.gov/portal/datasets/il/il21/medians2021.pdf)

STEP 1: CHOOSE TO LEARN SALES

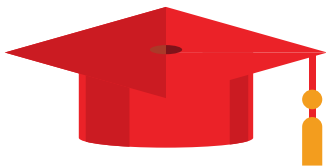


2021 MEDIAN PAY FOR A SALES MANAGER WAS \$132,290 PER YEAR. THAT BREAKS DOWN INTO \$63 /HOUR.¹

46% OF SALES PEOPLE 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 A JOB LINED UP BEFORE GRADUATING.³

88% 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)

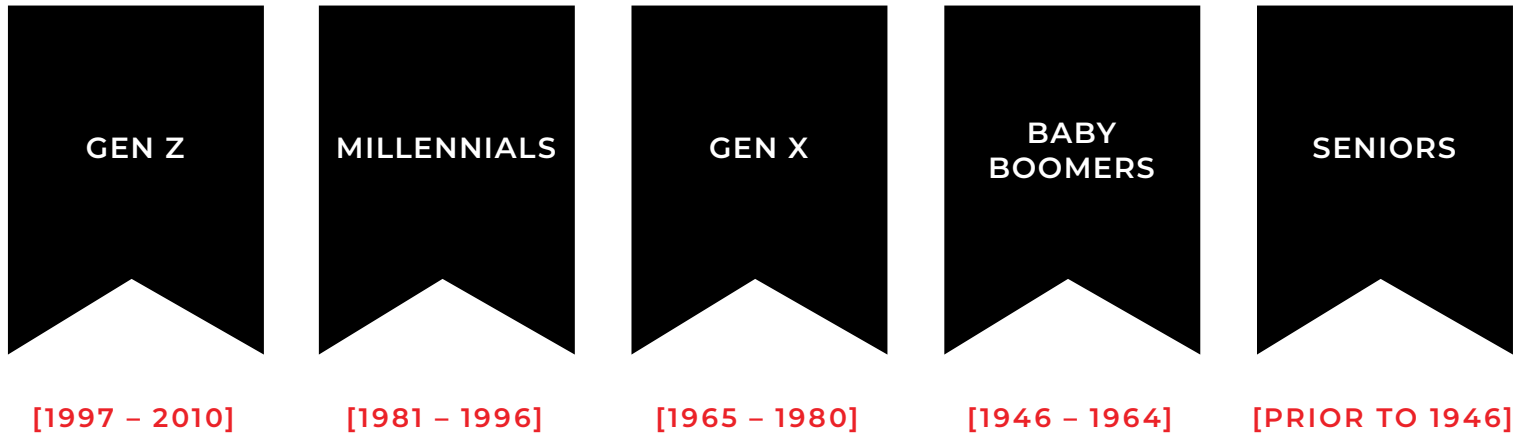
2. [HTTPS://BLOG.HUBSPOT.COM/SALES/STATS-ABOUT-SELLING#:~:TEXT=1%2046%25%20OF%20SALESPEOPLE%20DID%20ROUGHLY%202.8%25%20OF%20THE%20POPULATION.](https://blog.hubspot.com/sales/stats-about-selling#:~:text=1%2046%25%20of%20salespeople%20did%20roughly%202.8%25%20of%20the%20population.)

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. [HTTPS://WWW.BUSINESSNEWSDAILY.COM/2871-HOW-MOST-MILLIONAIRES-GOT-RICH.HTML#:~:TEXT=A%202019%20STUDY%20PUBLISHED%20BY%20DID%20NOT%20INHERIT%20THEIR%20WEALTH.](https://www.businessnewsdaily.com/2871-how-most-millionaires-got-rich.html#:~:text=A%202019%20study%20published%20by%20did%20not%20inherit%20their%20wealth.)

STEP 3: CHOOSE THE RIGHT INDUSTRY

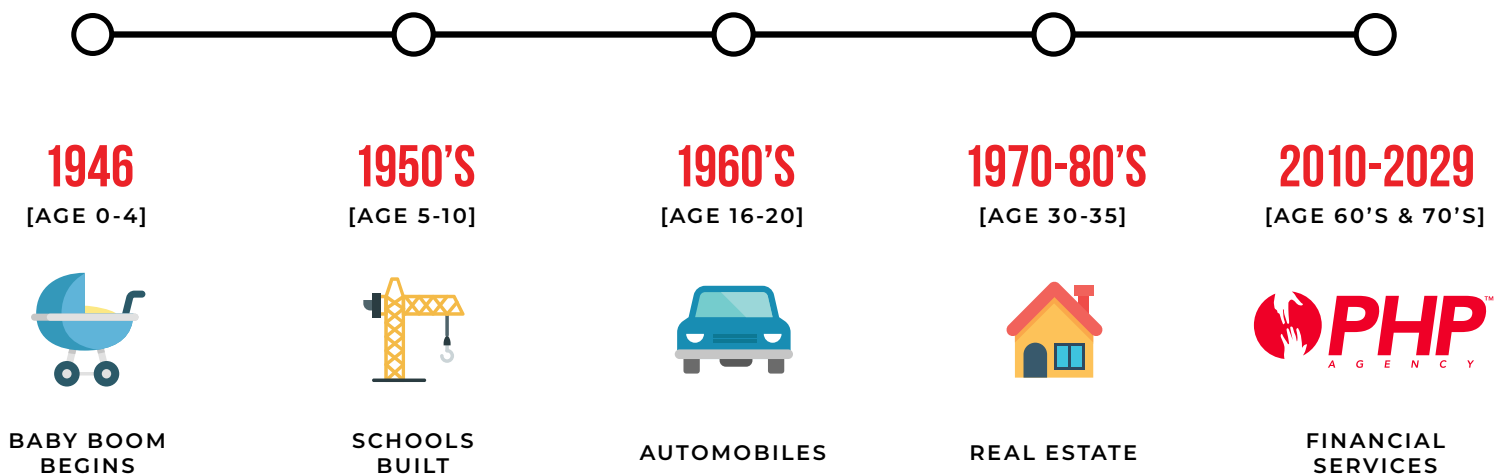
67 MILLION 72 MILLION 65 MILLION 70 MILLION 23 MILLION



TIMING IS **KEY**

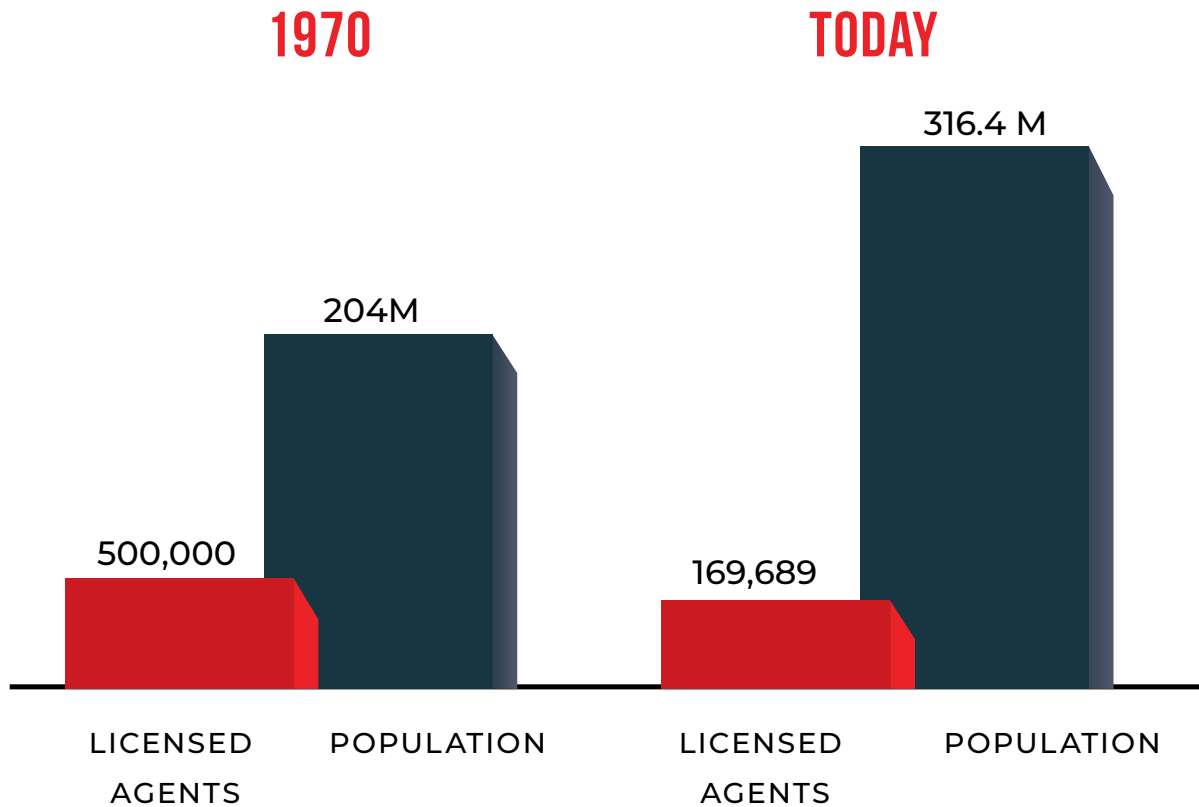
BABY BOOMERS

BETWEEN 1946 AND 1964, 76 MILLION BABIES WERE BORN



TIMING IS EVERYTHING

WITH THE GROWING RATE OF THE US 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



NATIONAL PLAYER U.S.A. & PUERTO RICO

¹ [HTTPS://WWW.CENSUS.GOV/LIBRARY/STORIES/2021/08/UNITED-STATES-ADULT-POPULATION-GREW-FASTER-THAN-NATIONS-TOTAL-POPULATION-FROM-2010-TO-2020.HTML](https://www.census.gov/library/stories/2021/08/UNITED-STATES-ADULT-POPULATION-GREW-FASTER-THAN-NATIONS-TOTAL-POPULATION-FROM-2010-TO-2020.HTML) [HTTPS://WWW.ZIPPIA.COM/LICENSED-INSURANCE-AGENT-JOBS/DEMOGRAPHICS/](https://www.zippia.com/licensed-insurance-agent-jobs/demographics/)

INDUSTRY



AVG. AGE OF AGENTS: 59

AVG. AGE OF AGENTS: 35

WHITE, MALE DOMINATED

OVER 76% ARE 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 DAY ONE

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.

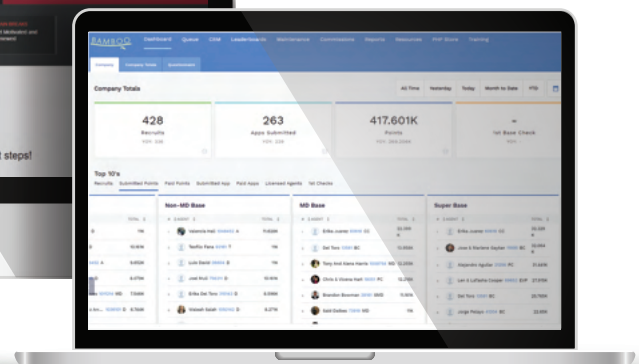
PHP BLUEPRINT



MOBILE APP



PHP QUEST



PHP BAMBOO

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.

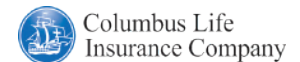
MARKETING

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.

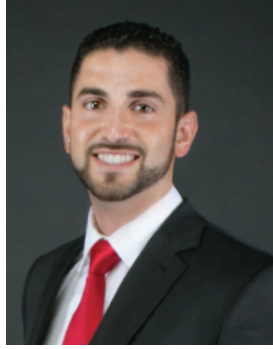
FIELD LEADERS



SHEENA & MATT SAPAULA
SENIOR BOARD COUNCIL



RODOLFO & CECILIA VARGAS
BOARD COUNCIL



JORGE PELAYO
BOARD COUNCIL



JOSE & MARLENE GAYTAN
BOARD COUNCIL



HECTOR & ERIKA DEL TORO
BOARD COUNCIL



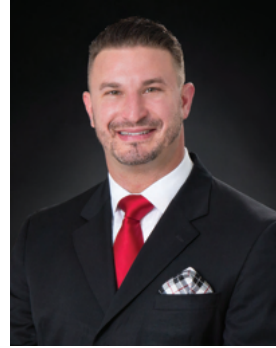
ERIKA & RICKY AGUILAR
CHAIRMAN'S COUNCIL



CHRIS & VICENA HART
CHAIRMAN'S COUNCIL



CHRIS & MARY PHILP
CHAIRMAN'S COUNCIL



JONATHAN MASON
CHAIRMAN'S COUNCIL



DIANA JOE & KELROY KOHATSU
CHAIRMAN'S COUNCIL

EXECUTIVE TEAM



PATRICK BET-DAVID
FOUNDER & CEO



MARCELINO RODRIGUEZ
CHIEF FINANCIAL OFFICER



DAVID VEGA
CHIEF OPERATING OFFICER



THOMAS ELLSWORTH
CHIEF STRATEGY OFFICER



MARK JOHNSON
GENERAL COUNSEL &
CHIEF COMPLIANCE OFFICER



DAVID HAYS
CHIEF INFORMATION OFFICER



MARAL KESHISHIAN
CHIEF REPUTATION OFFICER



JENNIFER BET-DAVID
EVP OF AGENCY OPERATIONS

BOARD OF DIRECTORS



GREG SHARE



ROBERT KERZNER

WORLD TRAVEL



DUBAI



ASPEN



ARUBA



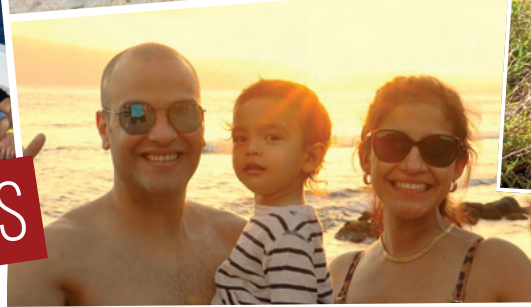
ITALY



HAWAII



MALDIVES



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.



16650 WESTGROVE DR. SUITE 500
ADDISON, TEXAS 75001
469.917.4600

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