



PHP

A G E N C Y



The

OPPORTUNITY



ABOUT PHP'S CEO & FOUNDER

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.



OSCAR DE LA HOYA



KEVIN HART



JORDAN PETERSON



MAGIC JOHNSON



VALUETAINMENT

THE #1 CHANNEL FOR ENTREPRENEURS



OVER 1 BILLION MINUTES WATCHED

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MARK CUBAN



WAYNE GRETZKY



JOHN CALIPARI



STEVE WOZNIAK



WHICH MARKET NEEDS OUR HELP?

86 MILLION

GENERATION
Z

[1997 - 2010]

72 MILLION

MILLENNIALS

[1981 - 1996]

66 MILLION

GENERATION
X

[1965 - 1980]

73 MILLION

BABY
BOOMERS

[1946 - 1964]

26 MILLION

THE SILENT
GENERATION

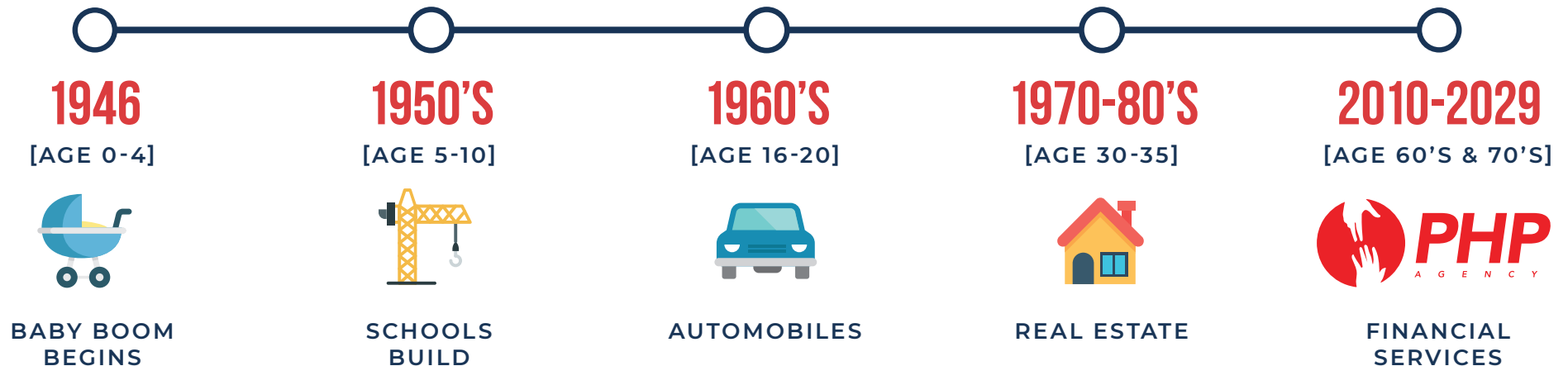
[PRIOR TO 1964]

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



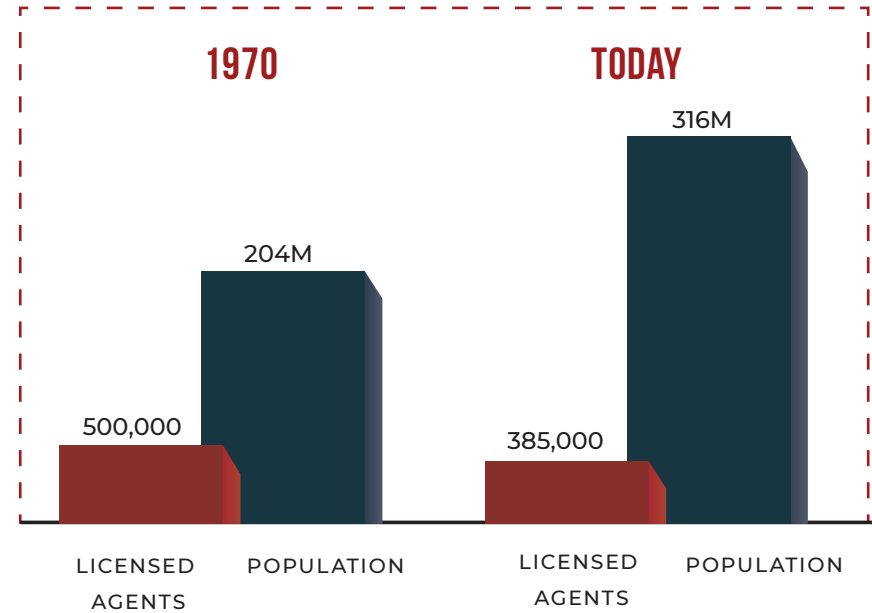
GENERATION SOURCE: STATISTA.COM/STATISTICS/797321/US-POPULATION-BY-GENERATION/

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1.LIMRA2019INSURANCEBAROMETERREPORT;LIMRA.COM

TIMING IS EVERYTHING

With the growing rate of our population, the demand for life insurance agents is at an all-time high.¹



AVG. AGE OF AGENTS: 59

CAUCASIAN, MALE DOMINATED

BORING, LOW ENERGY OFFICE ENVIRONMENT

OLD SCHOOL MARKETING TACTICS

QUOTAS

VESTING TAKES 2-10 YEARS

BUILD ONLY THE COMPANY BRAND

PROMOTE THROUGH OFFICE POLITICS

INDUSTRY

AVG. AGE OF AGENTS: 34

MULTICULTURAL AGENTS

CAPTIVATING, HIGH ENERGY ENVIRONMENT

INNOVATIVE MARKETING STRATEGIES

NO QUOTAS

VESTING TAKES 12 MONTHS (MIN. LEVEL: FA)

BUILD THE COMPANY & YOUR OWN BRAND

PROMOTE THROUGH PERFORMANCE

PHP AGENCY, INC.

1. LIMRA.COM/EN/NEWSROOM/LIAM

2. BUEREAU OF LABOR STATISTICS
(WWW.BLS.GOV/OES/CURRENT/OES413021.HTM)

THE PHP COMPENSATION

1. PART-TIME

AGENT HELPS 2 FAMILIES PER MONTH
CONTRIBUTE \$250/MONTH¹
 $2 \times \$3,000 = \$6,000$ AT 40% = \$2,400/MO

\$28,000/YR

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

3. BUSINESS OWNER

10 AGENTS HELP 10 FAMILIES PER MONTH
 $10 \times \$12,000 = \$120,000$ AT 25% = \$30,000/MO

\$360,000/YR

2. PERSONAL PRODUCER

AGENT HELPS 1 FAMILY PER WEEK
 $4 \times \$3,000 = \$12,000$ AT 60% = \$7,200/MO

\$86,400/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/ MO

\$2,323,800/YR

