

Paul Zane Pilzer. *The Next Millionaires*

EMPOWER

Volume 2 Issue 3

The Magazine for Personal and Financial Freedom

Wealth Masters International

Changing the World
One Person at a Time

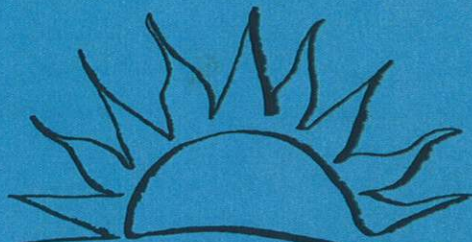
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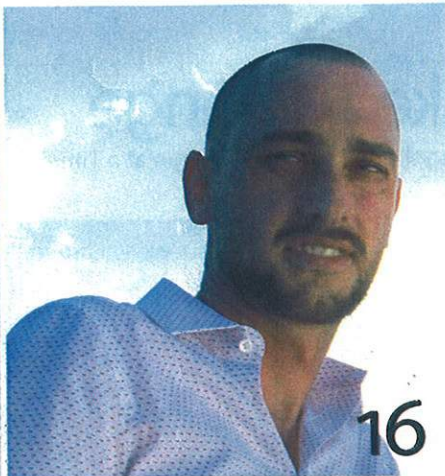
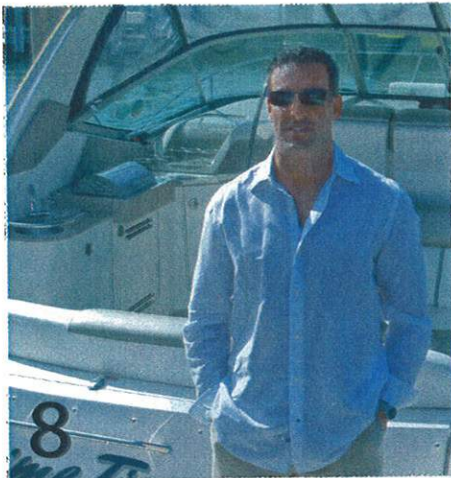
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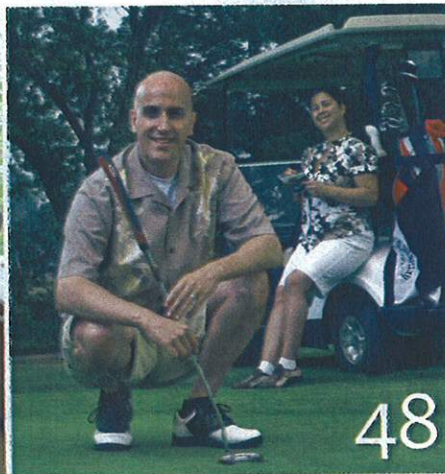
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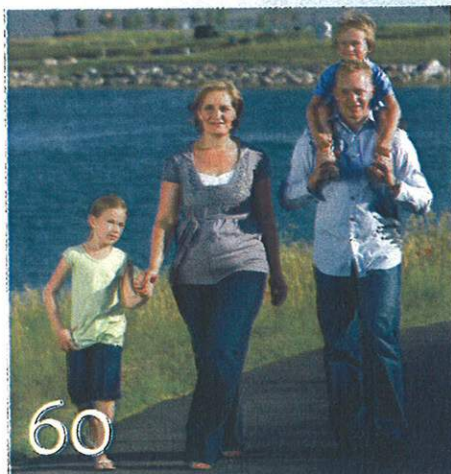
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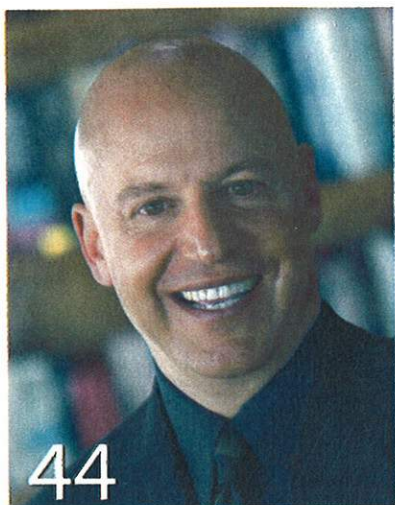
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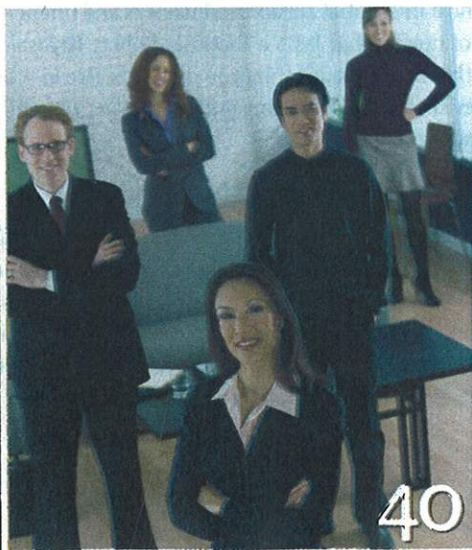
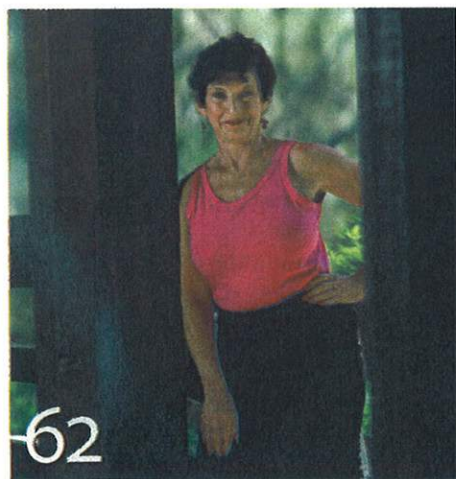
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EMPOWER

The Magazine for Personal and Financial Freedom

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 Plus Publishing

Welcome to *Empower* magazine!



Who knew that two friends having a phone conversation could lead to prosperity for thousands of people? That's exactly how the rapidly expanding Wealth Masters International started. When Co-Founders Kip Herriage and Karl Bessey spoke in December 2004, they had a vision for a unique company that offered a product line unlike any other in the industry. And you can ask any of their members: They have accomplished their goal and much, much more.

Thanks to the entrepreneurial spirit and foresight of its co-founders and founding members, WMI has reached an impressive level of success in its three-and-a-half years in business. Passionate consultants, a supportive staff and a unique product line make for an unstoppable combination. Add in constantly expanding training and incentives, and you have a formula for long-term success and wealth.

But the WMI formula for success isn't just about money; it's about prosperity in every area of life. You'll read in this issue's cover story how the co-founders turned their experiences into an education and range of alliances unique to WMI. Their international expansion and introduction of new products and programs keeps them fresh and exciting as a company. And their family-oriented attitude toward members keeps them grounded in the idea that helping others is the best way to help ourselves.

We hope you'll enjoy reading about the success that some WMI members have enjoyed since starting their businesses. We are grateful to them for sharing their remarkable stories with us.

Also in this issue, two of the most influential authors in business and finance weigh in on how ordinary people are making the kind of money that lasts a lifetime. Robert Kiyosaki, author of the *Rich Dad* series of books, explains how the financial education you didn't receive in school could make all the difference. Paul Zane Pilzer, economist and best-selling author, tells us why the next generation of wealth will come from the network marketing industry.

On behalf of all of us at *Empower*, I thank the WMI team for their timely and diligent efforts in helping us put this issue together. Their professionalism and positive attitudes were evident from the start, and we wish them all the best in their continued journey toward changing the world, one person at a time.

I'd like to thank you, the reader, for taking a few minutes to learn about the incredible opportunity for freedom that comes from having your own business. I hope you'll be inspired to explore the options and empowered to create the life that you and your family deserve. ■

A handwritten signature in black ink, appearing to read 'Deborah K. Heisz'.

Deborah K. Heisz
Editor in Chief

"My miles have the
power to grant a wish."

I'm rich.

In frequent flier miles.
Since I'm too busy to use them,
they've just been sitting there.

But a friend gave me
an idea—donate miles to the
Make-A-Wish Foundation®.
They need over two billion miles
a year to help grant wishes
to children with life-threatening
medical conditions.

With my miles, Sara and her
family were able to go on a dream
vacation to Hawaii. I felt like the
fairy godmother, helping make
wishes come true.



"I wish to go to Hawaii."
SARA, AGE 9

We all have the power to
grant a wish. Start your journey
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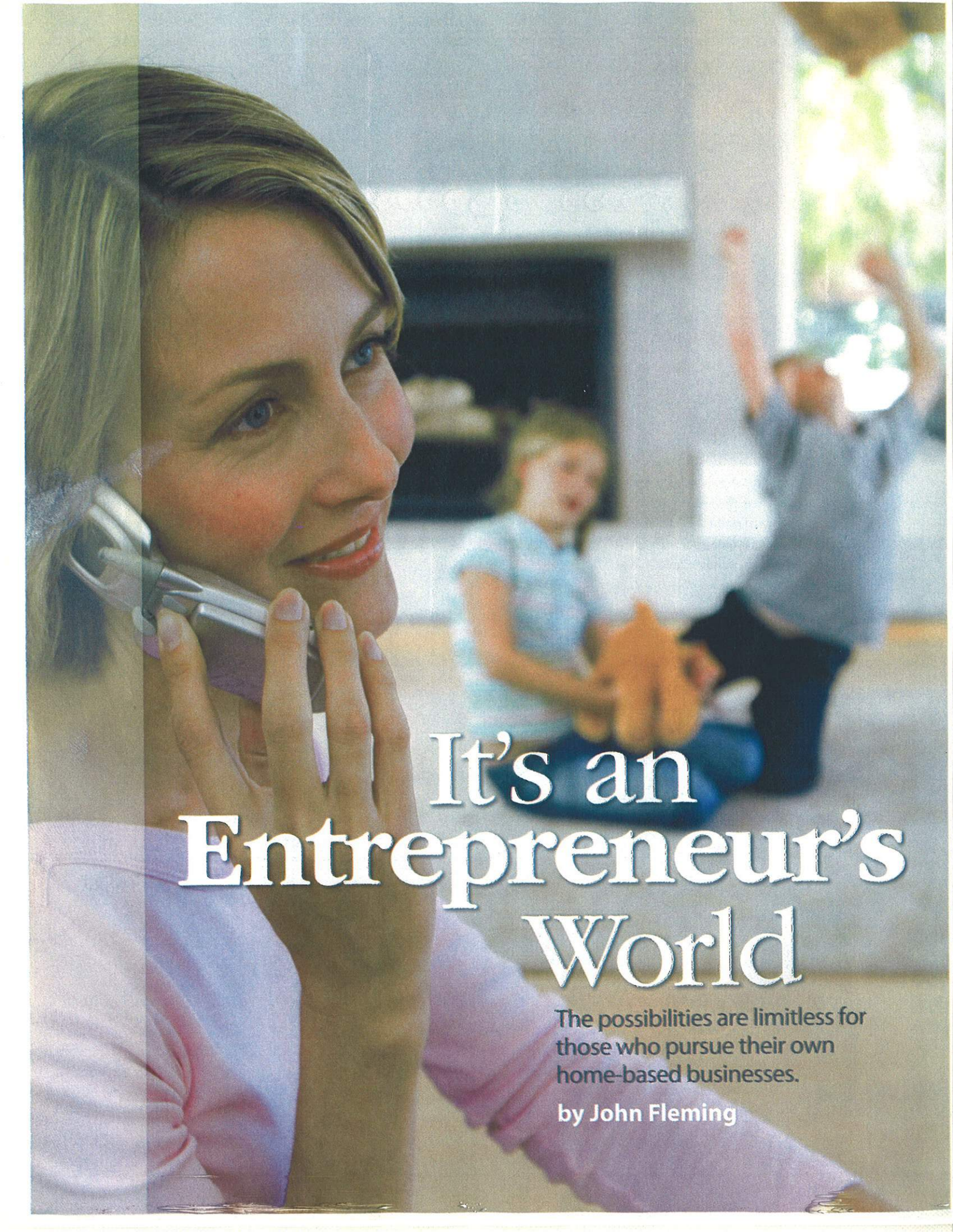
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SHARE THE POWER OF A WISH®

© 2007 Make-A-Wish Foundation of America.

Come on board
and contribute your
time, talents and
resources to make
children's wishes
come true.

destination
JOY

A woman with blonde hair is in the foreground, smiling and talking on a silver mobile phone. She is wearing a light pink long-sleeved shirt. In the background, a young girl is sitting on the floor, and a man is standing with his arms raised in a celebratory gesture. The setting appears to be a bright, modern home.

It's an Entrepreneur's World

The possibilities are limitless for those who pursue their own home-based businesses.

by John Fleming

It took her seven years, but Sarah Jenkins finally summoned the courage to leave her corporate sales job and move her office closer to home.

Actually, she moved her office into her spare room and joined the ranks of thousands who are working from home. As an independent representative with a network marketing company, Sarah enjoys the freedom of her home-based business. She can attend her son's afternoon hockey game, catch up with clients or read a few chapters from her favorite personal-development book. She can even pull up a chair poolside and work on a PowerPoint presentation with the sun and breeze in her hair.

The Home-Based Business Boom

Sarah's flexible work schedule is just one benefit of this growing trend. Like Sarah, about 20.7 million people work from home, according to the latest figures from the U.S. Bureau of Labor Statistics, released in September 2005. Whether it's telecommuting or running a home-based business, working from home offers greater control over time and activities.

According to economic advisor Paul Zane Pilzer, author of the *New York Times* Best-Seller *The Next Millionaires*, entrepreneurship is on the rise. "Home-based businesses are one of the fastest-growing segments in our economy, and that trend will only continue, as the age of the corporation now gives way to the age of the entrepreneur," Pilzer says. "In today's world, working for yourself or a small company is actually the safer route, and working for a large corporation has become the riskier proposition."

Direct Selling: A Growing Trend

One segment of entrepreneurship, *network marketing*, sometimes called *direct selling*, is gaining attention from the world's foremost financial advisors. David Bach, finan-

cial planning expert and author of the *New York Times* Best-Seller *The Automatic Millionaire*, says direct selling is a turnkey solution. "The beauty of this industry is that it's all done for you," Bach says. "There isn't any real startup time. You don't have to create a business plan. You don't have to create a product. The only thing you need to do is find a reputable company, one that you trust, that offers a product or service you believe in and can get passionate about."

Increasingly, people are realizing their most valuable commodity is their time.

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Increasingly, people are realizing their most valuable commodity is their time, and direct selling presents an attractive alternative. As long commutes have become increasingly

unpopular and gasoline prices continue to soar, working from home offers a good option for many. Qualified workers who have a physical handicap or people who live in rural areas may find it prohibitive to commute at all. And family balance and a flexible work schedule are uppermost in the minds of many stay-at-home moms.

What is most appealing is that anyone can do it. Today's technology offers many viable options for working from home. Voice over Internet Protocol (VoIP) and Web-based applications make the deployment of the work-from-home force an attractive option. The basic technical requisites for the home-based business owner are minimal—a Pentium-class PC; a reliable, high-speed broadband connection; and an analog phone line.

As the ultimate equal-opportunity solution, home-based businesses represent the purest form of equality through free enterprise. That's one of the most striking features of the industry: It involves men and women from all walks of life, all ages, all racial, ethnic and socioeconomic groups.

The top earners in direct selling represent a diverse group of successful case histories. According to the Direct Selling Association, the industry's trade group, 24 percent of direct sellers have a high school diploma or less education, 35 percent are college graduates and one in 12 has a postgraduate degree.

The Benefits: Life Balance and Time

Her home-based business gives Sarah Jenkins the most valuable commodity: time. No longer is Sarah commuting an hour to work. Instead, after a quick sweep through the

kitchen for a cup of coffee, she settles into her home office. Her commute is done.

No longer are Sarah's children in costly day care. Instead, she has the flexibility to stay home with them—taking them to and from school and volunteering as a chaperone for school field trips. She spends more time with her family.

No longer is Sarah at odds in balancing work and family life. She can choose her child's school play over an afternoon conference call. She can choose a weekend getaway with her husband over working through the weekend. She has ultimate control over her life, because she has control over her time. ■



John Fleming, Publisher and Editor of *Direct Selling News*, has nearly 40 years of experience in the direct selling/network marketing industry. He has owned and operated his own direct selling company and worked for more than 15 years at Avon Products, most recently as vice president U.S. sales strategies and training.

Profile

The Drive for Success

by Alicia M. Collier



Photography by Bill Sumner

How Andrew Cass channels his athletic determination for WMI success.

Vice President of Business Development for Wealth Masters International Andrew Cass believes in the power of hard work. A lifelong athlete who loves a challenge, Andrew understands self-discipline, dedication to a cause, and the desire needed to fuel them both. "Everyone wants to be successful, but most are not willing to do what it takes to be successful these days," he says. "It's too uncomfortable. It's too easy to put it off."

Andrew was formerly in the mortgage-banking and finance industry and is relatively new to WMI. While the money was enticing in his former profession, the politics and conflicts of interest were enough to drive him away. Ironically, through leaving the financial-planning industry he became educated about it.

Financial Education Is Critical

WMI's successful product line is based on financial education—something Andrew believes both the direct sales industry and America could use. "This country is upside-down financially due to the lack of financial education," he says. "I was very impressed that WMI successfully combined the best of corporate America, the best of Wall Street and the best of the direct sales industry all in one."

Moving from a traditional income to an income based on direct sales turned out to be easy for Andrew. He was attracted to the flexibility of a self-employment lifestyle and the independence associated with being his own boss. "It's great and it's also a challenge at times, as you need to be incredibly self-disciplined to work for yourself," Andrew says.

Andrew describes the WMI system as a win-win situation for the members and their clients. He says clients benefit from the products and financial education, and WMI members benefit from the dual-income structure WMI provides.

"WMI pays you well on your own production and pays you very well in residual income on your organization's production," Andrew says. "The problem with some traditional, old-school direct sales is that they either pay you only on your own production or only in residual income. WMI does both."

Meeting New People

Andrew now enjoys the ability to work where and when he wants. But the biggest reward he has

received since joining WMI is the connectedness that comes with being a member. He has created lasting friendships with other members, traveling and socializing in his growing amount of free time.

He also benefits from meeting top experts in their fields. "Being connected and associated with the right people at the right time is crucial not only in this industry, but in any industry—and more so today than ever," Andrew says. "Nowadays, corporate America will cut you off in an instant without even a moment's notice. Ten years ago, even five years ago, it used to be the other way around."

To counter the lack of financial education in our public school system, Andrew says WMI provides people with broad financial education, money-management strategies and personal-development principles. "WMI's products and services have given me, my customers and consultants in my organization access to private wealth-creation strategies, money-management techniques and concepts typically reserved only for the ultra-wealthy and well-connected," Andrew says.

A recognized leader at WMI, Andrew was elected to the Advisory Committee. A short time later, he was selected for the Executive Committee and placed among the top three producers for both the m¹ and m² sales during his first full year. He achieved this kind of success through his own brand of dedication and hard work. "Leaders lead by example—they walk the walk," he says. "They are solutions-oriented. They stay in the action and, above all, they are consistent and focused because their eye is always on something bigger and becoming better at what they do."

Andrew stresses that while leaders can fuel their desire to succeed by focusing on the bigger picture, newcomers to the field should stay focused on the steps they need to take today. "Make a decision and commit to it," he says. "Too many so-called entrepreneurs are jumping around from one business opportunity to the next these days hoping for immediate success and the next quick buck. It's almost like a gambler whose losses always far outweigh his gains. But the winners stay consistent. Consistency wins out all the time." ■

Everyone wants to be successful, but most are not willing to do what it takes.

Home:

Miami

Family:

Mom; Dad;

brother, David;

sister, Brittany

Former Occupation:

Mortgage-banking

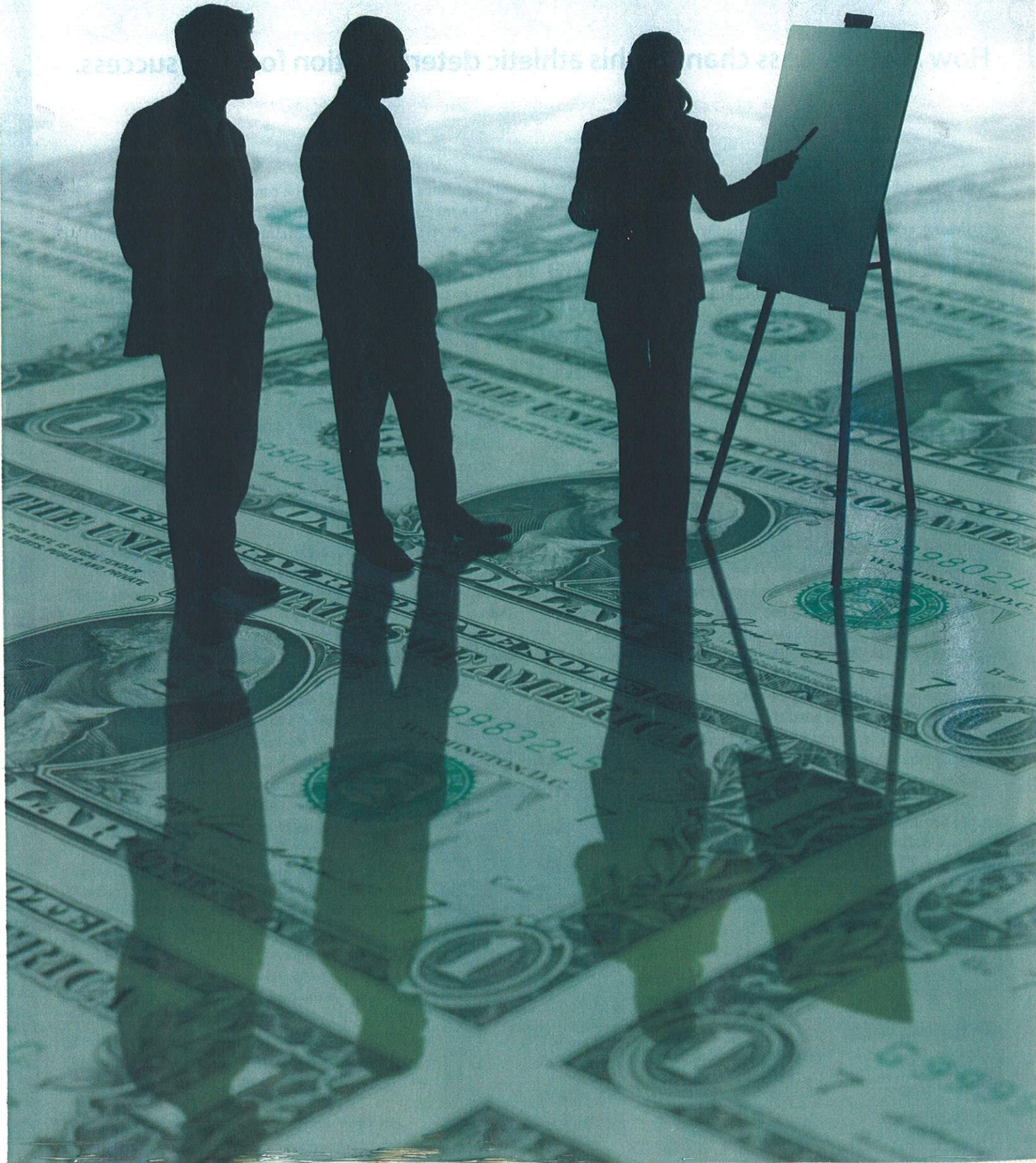
and finance

Vital Business Tip:

Make a decision and

commit to it.

Financial Education



= Financial Freedom

So you're smart, savvy and up to your eyeballs in debt.
Education is the answer.

by Barbara Seale

If you're like millions of us, you're highly competent in most areas of your life, but you're a financial fool. Strong words, but the numbers tell the story.

Individual debt is growing 23 times faster than the economy. On average, people spend \$1.05 for every dollar they earn. And consumer delinquency rates, bankruptcies and foreclosures have reached all-time highs.

Trouble is, the rules are changing. Some of the perennial wealth-builders we've always relied on are no longer reliable. Perfect example: home ownership.

Housing Crisis

It's not that owning a home isn't a good thing. Most experts believe it is. But the housing boom of the last few years spiked the cost of homes, and easy credit caused some consumers to opt for mortgages they couldn't actually afford in the long run. Many now owe more on their houses than they're worth. The result: Foreclosures in 2008 are up by 50 percent, according to foreclosure listing service RealtyTrac Inc. The availability of property has pulled the price rug out from under real estate.

U.S. News & World Report stated in February 2008, "Mark Zandi, chief economist at Moody's Economy.com, estimates that every foreclosed home lowers the value of all homes on its block by nearly 1.5 percent." In some neighborhoods, lenders have lowered prices dramatically to rid themselves of an unprecedented number of foreclosed properties. Lehman Brothers economist Michelle Meyer reported that U.S. home sales are likely to hit bottom at the end of this summer, but that a recovery in sales will probably be "feeble." She projects that home prices will probably fall another 10 percent by the end of 2009.

Thanks to more conservative practices by Canadian lenders, the mortgage default rate north of the border is lower.

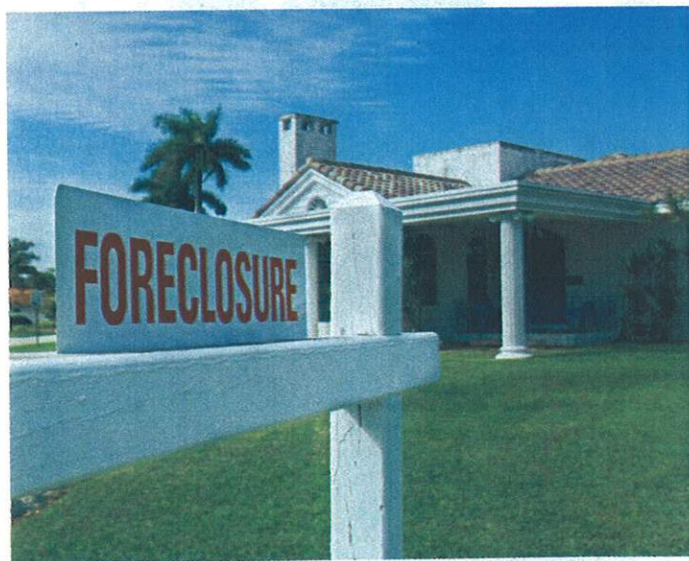
The Pain of Plastic

Our mortgages aren't the only things stressing our wallets. The credit cards we carry in them cause some of the crunch, too. Americans accumulated a staggering \$2.2 trillion in credit card debt in 2007. We're buying more than we can afford and even supplementing our income by charging high-interest cash advances on our credit cards. The percentage of people who pay late is the highest it's been in three years. In response, credit card companies are increasing fees and cutting credit limits, and some are increasing rates. So if

you're living on your credit cards, check the fine print on your statement. You may be paying more than you realize.

Foreclosures and credit card debt seem to be cousins. Also in February 2008, *U.S. News & World Report* wrote, "In an earnings call in late January 2008, Bank of America executives said credit card delinquencies in California, Florida, Arizona and Nevada—states with high foreclosure rates—increased five times as fast as in other states, suggesting that consumers struggling with their mortgage debt are also finding their credit card bills hard to pay."

It's not that we don't want to reverse the trend. We just don't know where to start.



Lots of us are leaning on our credit more often than we used to. One of the reasons is as close as your nearest gas pump—soaring gasoline prices. Around the country the price per gallon has sailed past \$4, and it isn't slowing down. Rising gas prices cause a domino effect in the rest of the economy, pushing up the cost of everything from Fritos to Fido's food. And corn-based ethanol has replaced some of the oil in gasoline. But that, too, is a problem. Farmers respond by planting more corn instead of wheat, pushing up the price of bread.



Financial Education = Financial Freedom

And let's not even talk about the other kind of energy prices—the cost of heating and cooling our homes. It's on the rise, too. Some energy companies have announced anticipated increases of 30 percent. The demand for our dollars seems unending.

Where to Start?

So we continue with our downward financial spiral. It's not that we don't want to reverse the trend. We just don't know where to start. Money management has become such a hot topic that Amazon.com shows more than 3,500 book titles on the topic of "building wealth" and an additional 1,100-plus volumes that purport to help people eliminate debt. But really, how widespread is the need for a better understanding of how to handle our finances? Consider this: *Time* magazine recently named financial guru Suze Orman one of the World's Most Influential People. The titles of Orman's best-selling books, such as *Young, Fabulous & Broke*, help underscore the issue.

We're buying more than we can afford and supplementing our income by charging expensive cash advances.



If you actually have money to devote to investing, then opportunities have never been easier to access. You no longer have to know an investment counselor, a financial planner or even a representative from a financial-services company. Just set up an online account at e-Trade and start buying. While you're online, you can check the advice from Fool.com, Schwab, Vanguard and others. But just try to find the same advice from three of *them*—if you know the lingo.

But what if you're not ready to invest? Maybe you're trying to figure out how to dig your way out of debt, plan for retirement or send your kids to college. How do you know where to find help and advice? Is it really possible to shrink your debt and expand your investments? Will stocks, bonds or mutual funds help finance your future? And once you find investment advice, will the recommendations you hear be worth listening to, or are they just so much bull?

Great Expectations

If the questions cause you to freeze, keep in mind that financial fool-dom doesn't mean you're not intelligent. You just need a financial education you can understand so you can make the right decisions for your own situation. Here's what to look for.

First, recognize that you may need access to more than one type of professional, but demand that your educators and advisors all be experts in their field. Ask about their credentials and experience before you proceed. Then be sure that they can explain financial concepts in a way you completely understand.

Ask if they do more than educate. Will they also help you with the all-important next steps: developing a plan to get out of debt as quickly as possible; raising your credit score; or saving money on taxes? While they're doing all that—if they can—can they offer solutions that help you save the money you'll need in an emergency? And then once you're financially healthy, can they help you choose the right investments and protect your family with life insurance that helps you meet your goals? Many experts believe boomers will need a \$1 million nest egg to retire comfortably, so be sure that your advisor can help you, no matter what your stage of life. The best of the best even have resources to help with such issues as living wills or setting up trusts.

It's all a lot to ask, but it's available. Some top organizations have it all under one roof. While you're searching, ask a final key question: Can the company help you develop ways to increase your cash flow and your income? Many strategies are available. You just need to be educated about them.

So don't let debt get you down. If you're drowning, an educational lifeguard is out there to offer hope and help. Now that you know what to look for, don't be afraid to demand the very best. **E**

Gearing Up to Work from Home

To make your home office successful, you need tools: a computer, e-mail... and the right mindset.

by Lauri Dodd

Once you've made the decision to move from a traditional office setting to a home-based business, the hardest part is done, right? Time to step into the fuzzy slippers and get to work.

Not so fast. That type of thinking can send you packing back to the 9-to-5 office grind faster than you can say *commute*.

It's true; working from home can increase your flexibility and enhance your quality of life. But you will be truly successful at home only if you equip yourself with the right tools. Yes, those tools include the proper gear and setup, such as your computer and desk arrangement. But have you considered what the most important tool may be?

The key factor to your success from home may be adopting the proper mental attitude. Here's a list to help get you started:

1. Set a work schedule.

Part of the beauty of working from home is not having a boss telling you when to be in the office. There is some flexibility here, but you do need to set a schedule for yourself. If you're a morning person, and like getting up at the crack of dawn, more power to you. If you're a late starter, and working into the early evening is more your thing, have at it. The point is, just as you would at a regular office, you need to have set hours of operation at home. They can vary, and they will, but for clients to take you seriously you need to be available at a set time every day.

Another perspective is to limit the number of working hours in your day. Some have a tendency to keep going, since they only have a 30-second commute to the office. But eventually this can also hinder your productivity because it is the quickest route to burnout. At the time you designate, shut off the computer, close the office door and walk away until the next business day.

2. Prioritize your to-do list and tackle the toughest items first.

The next step is to set realistic goals daily, and do what it takes to achieve them. It's not always going to be the easiest or most fun thing to do, but you have to accomplish all aspects of your business to enjoy the success you crave. A good idea is to prioritize; then do what you dread first thing in the day while your mind is still fresh. You may surprise yourself and complete the daunting task in record time, leaving ample time for the tasks you enjoy.

3. Gear Up.

Let's cover some of the basics. It's important to have plenty of storage so you can locate and maintain client files easily. To facilitate quick and efficient client communication, a fax machine is a good idea. You'll obviously need a reliable computer, and a high-speed Internet connection is almost a necessity to stay linked with the outside world. Although face-to-face communication is ideal, e-mail can help you streamline your communications and keep you instantly in touch with key leaders and your expanding customer base.


4. Limit distractions.

One of the biggest hurdles home-based-business owners face is avoiding those ever-present distractions. This is where it's crucial to consider your computer and desk setup. Choose a clutter-free location away from a high-traffic area. That way, if anyone else is home during your workday you will be less likely to be distracted. A well-lit spare room away from a bed or the kitchen is ideal. Preferably, your office will also have a door you can close to shut out noise and nonbusiness activity.

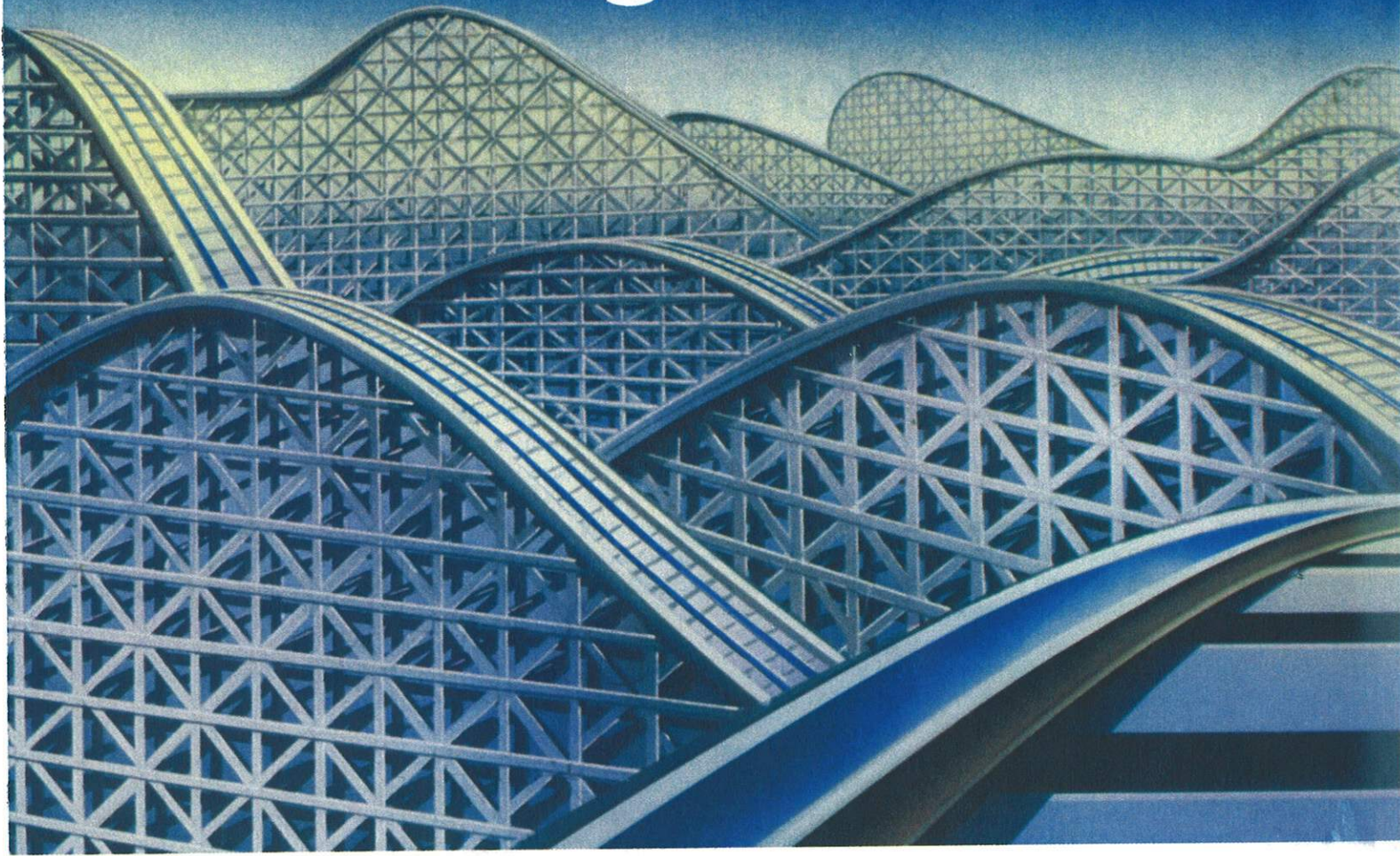
Phone calls can also present significant distractions. It's helpful to make sure you have a separate line for business and to let calls on your home line go to voicemail during the day. With that said, it's often better not to answer every business call or e-mail immediately when it comes in, especially if you're in the middle of one of your prioritized tasks. Frequently, it takes less time to address an issue from a voicemail rather than chitchatting with someone for 20 minutes before they get to their reason for calling.

Many people find that using today's high-tech gadgets frees them to be more mobile. And, after all, isn't that really one of the best things about running your own home-based business? A BlackBerry, Treo or other mobile device may be worth the investment if it unchains you from your desk.

5. Enjoy your freedom!

Last, but certainly not least, make sure you budget time in your day to enjoy your freedom. Some of the primary benefits of working from home are the flexibility and improved quality of life you can enjoy. But you need to be diligent about allowing yourself the well-deserved time off. When you've finished that big project, set aside time for an afternoon at the movies or even a few hours reading on the couch. And relax; this is your reward for a job well done. 

Mastering the Coaster



The American economy has resembled the slow, uphill climb of a theme-park roller coaster for decades. As the rails clicked beneath them, riders felt secure enough to live large and let the rising economy foot the bill for their fun. But many seemed to forget the up-and-down nature of roller coasters. The coaster has crested now and those same riders are beginning to feel that unease in their stomachs as the momentum shifts downhill and the speed picks up.

Unable to see how long this drop will last, many riders are panicking, realizing they weren't prepared for this part at all. That's where Wealth Masters International steps in. With their unique m¹ Master's Program, WMI offers the means to a solid financial foundation—one

“This is truly an education that everyone is in dire need of.”

—Kip Herriage, Co-Founder and CEO

that can help riders not only navigate through breathtaking drops in the economy, but even bring back the fun and excitement of profit.

WMI Co-Founder and CEO Kip Herriage was not one of those people surprised by the drop on the coaster. “As a financial advisor for 15 years with major Wall Street investment firms, I saw this

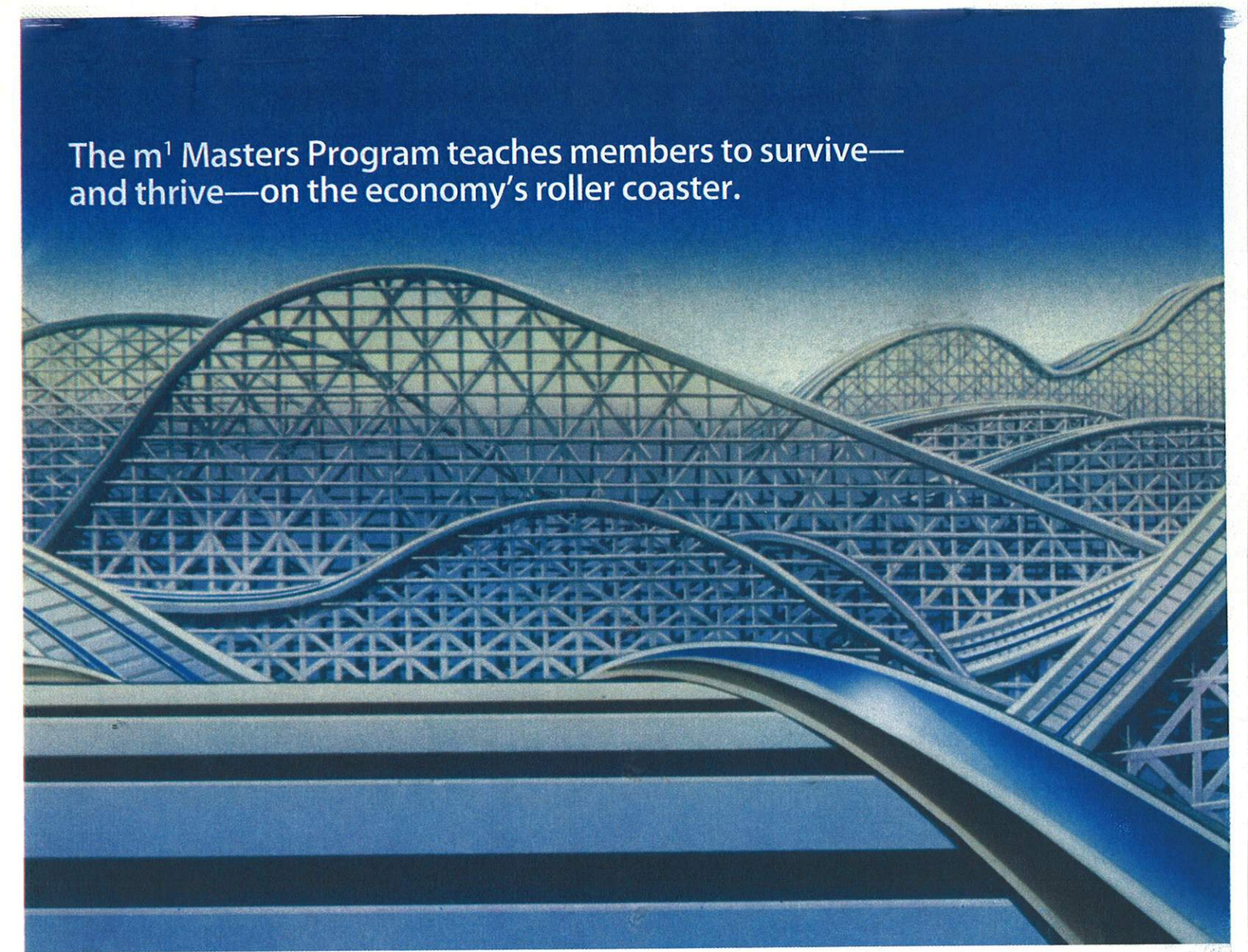
situation developing firsthand,” Herriage says. “We released our first m¹ Masters Program in 2005. In it we warned and educated our members about all of these developments and showed them powerful steps they could take right away to not only prepare for the coming changes, but to profit from them.”

Building a Foundation

“The m¹ is *the* foundation to creating the life you desire,” Herriage says, “the basic building blocks to get your life back on track and to ensure it stays on track.”

Upon enrolling in the m¹ Masters Program, for a one-time fee of \$1,995, members gain exclusive access to a Web site and lifetime access to all of WMI's Alliances. Alliance partners have developed exclusive content for the m¹ Masters Program in the form of a 20-hour instruction course, comprising CDs, DVDs, books and other documents, covering areas of wealth, health and wisdom.

WMI takes great pride in selecting only the best when it comes to its Alliances. WMI Alliance partners have a minimum of 10 years of proven success in their areas of expertise and a passion to pass that expertise on to others, Herriage says. Members have lifetime access to these experts through members'-only Web sites and contact information.



The m¹ Masters Program teaches members to survive—and thrive—on the economy's roller coaster.

"The Wealth Acceleration Program is the signature program among our Alliances—definitely the most life-changing of our Alliances," Herriage says. **Members can use this Alliance's proprietary software program to streamline their personal finances by following a personalized, step-by-step program to debt elimination.**

"In Wealth Masters, you will discover that you can trust a company to do things right."

—Kip Herriage

"Through the Wealth Acceleration Program, members are increasing their household income, and many of our members are saving over six figures in interest. That's money that would've gone to the banks and is in their pockets instead," Herriage says.

Other Alliances feature experts in areas such as tax minimization, alternative health strategies, asset protection and learning the "Mindset of a Millionaire." All of these exclusive Alliances are included with the m¹ Masters Program to give members individualized solutions.

Gateway to the Future

Herriage is excited about the launch of their newest product, "The Gateway Program," that will open up the educational benefits of m¹ to people who find themselves in such difficult financial situations that they're not ready to buy the whole package yet. The Gateway Program offers m¹'s educational course materials as a stand-alone product for \$795.

"The Gateway Program is everything that someone needs to get their life back on track. It's a great introduction to Wealth Masters International and has all the information someone would need to eliminate all their debt—including their mortgage—in 8-12 years, building a solid foundation for their future," Herriage says.

Adding the Gateway Program demonstrates Wealth Masters' commitment to exceeding the expectations of its members, Herriage says. The mission statement of WMI is to become a trusted partner with each member of the WMI family.

"In Wealth Masters, you will discover that you can trust a company to do things right," Herriage says. "When you implement the knowledge from the m¹ Masters Program, you will find that you are now completely in control of your life, your finances and your health, and you will be empowered to then share this information with others. This is truly an education that everyone is in dire need of." **E**

Profile

Man on Fire

by Alicia M. Collier



Photography by Michael Cogliantroy

Jay Kubassek is on a mission.

Jay Kubassek is accustomed to making things happen. From his startup companion business for Wealth Masters International to his hobby as an executive producer, the m³ Master Consultant is a man who likes to be the catalyst for things to come.

What's the secret to his success? Passion.

"I believe passion is the first ingredient to success in anything," Jay says. "I'm incredibly passionate about taking my skills to assist others through my marketing system. That, in turn, generates a residual income for me."

Jay and his business partner, Aaron Parkinson, began with WMI about two years ago. Both were in the midst of leaving a different company; Jay left first and told Aaron to take another look at WMI.

Aaron did and was impressed with the product line and the marketing technique. But beyond their personal goals—to generate income while having the flexible lifestyle of the self-employed—they set the goal to create 100 millionaires.

Kubassek and Co. Create CarbonCopyPRO

With such a lofty goal in mind, Jay and Aaron knew they couldn't personally impart the information they'd gleaned in their years in the business to each new recruit. Instead, they created CarbonCopyPRO, a "business in a box" that is the marketing system they've developed to assist the average person with getting started.

"My goals have changed a lot since I have long achieved my income goals," Jay says. "My goals are now solely about creating the best marketing opportunity on the planet."

CCPRO is so effective that it increased WMI's success almost 300 percent following its launch. Jay devotes around 95 percent of his business time to its maintenance.

Content with his income level and lifestyle, Jay is not concerned with his income's sustainability.

"We really have no competition because of our one-two approach," Jay says. WMI offers an outstanding product line, and CCPRO offers the proven tools to market the products—products Jay thinks everyone needs.

"Take a long, hard look at the products and ask yourself if you can really afford not to have this education,"

Jay says. "Where is your personal financial future going if you don't do something drastically different? It starts with the financial education that people aren't receiving in the 'real world.'"

Before Jay entered the direct marketing world, he managed a muffler business. Disgruntled with the lack of control over his schedule and low pay, he made the switch to marketing in 2004. Taking the leap has allowed him and his family to enjoy financial stability and a more flexible schedule.

"It's great to have the ability to do what I want when I want without having to get someone's permission," Jay says. "If I decide to work from home, a coffee shop, the park or my office in Manhattan, it's my choice. If I decide to sleep in, I don't have to worry about being late for work."

Always a Marketer, but Switching Focus

Jay categorizes his income as a byproduct of the service he provides to others. This deliberate effort to assist others allows him the balance he seeks and the motivation to keep pushing.

Jay also gives back to his members and the organizations he's chosen through personal contributions and donations from his group. A recent gift to the American Juvenile Diabetes Association yielded a surprise for him. As an executive producer of private films, Jay won a chance to spend the day with John Kilik, the producer of movies such as *Babel* and *Dead Man Walking*.

For Jay, success comes from helping those who have yet to make their first dollar in the industry. Case in point: a woman celebrating her 78th birthday attending a CCPRO conference in May. She reported she'd made a five-figure income in her first 90 days using the CCPRO system. This clinched the idea that most people could make it for Jay.

"The common denominator in the individuals is their willingness to learn and their ability to focus and follow through," Jay says.

Always leading by example, Jay offered these words of encouragement: "Figure out who you are and what you want out of your life in this industry," he says. "Then figure out how to help others get what they are looking for." ■

My goal is to provide systems and products of value to as many people as possible.

Home:
New York
Family:
Girlfriend: Jamie;
Son: Milo
Former Occupation:
Muffler shop manager
Vital Business Tip:
Decide what you want out of your life in this industry. Then figure out how to help others get what they are looking for.





Taking It to the Next Level

WMI members find answers at the m² and m³ conferences.

Education is a priority with most parents. They want their children to have the very best in life and feel that a quality education is the doorway to that lifestyle. But what if the education you got in school wasn't enough to carry you into the life of your dreams?

Wealth Masters International has an educational model that attempts to bridge the gap between what you weren't taught in school and what you need to know to be a success, even in the most trying economic conditions. After building a solid financial foundation with the m¹ Masters Program, members of Wealth Masters International move toward building the wealth and all-around wellness they've always wanted.

Taking the Next Step

WMI brings its educational model to life at its m² Wealth Conference and m³ Lifestyle Conference. The experts from the m¹ Masters Program called Alliances, take the stage at the m² and m³ conferences, bringing attendees to the next level of personal fulfillment and abundance, according to Kip Herriage, CEO and Co-Founder of WMI.

The WMI conferences are unlike anything else, Herriage says. With most conferences, attendees leave feeling very motivated, but a couple of days later, they can't quite remember why, or what it was they learned. He says the problem is that those conferences are motivational, but ultimately empty.

"Instead of being motivational, our conferences are inspirational. And when you're inspired, you make life-changes that are with you forever. We're very proud of that and we're able to do that because we bring in only world-class, world-renowned experts, who are the very best at what they do," Herriage says.

"We believe that we *can* have it all, and that we have the tools at our disposal to accomplish everything we want in life."

—Kip Herriage, Co-Founder and CEO

These Alliances bring their expertise to WMI members firsthand. "We invite our m¹ Alliances to present at the conferences, and we also introduce our members to other world-renowned experts who can assist them in every important area," Herriage says. "We cover it all: financial planning, tax planning, wealth creation, alternative health, parenting, children's issues, personal growth and empowerment, debt relief, asset protection, geopolitical issues and business building."

With access to all of this, members find a way to move into a new phase of their lives if they are willing to take action. "We help members utilize the strategies that the most successful people of our time have used for decades," Herriage says. "We bridge the gap that has existed for far too long between the very wealthy and well-connected, and the average person who has simply never had access to this life-transforming education and to these time-tested strategies for multigenerational success."

Creating Wealth

At the m² Wealth Conference, members learn how to take their steady financial footing and turn it into wealth in all areas of their lives. The four-day conference allows attendees to meet and learn from the experts featured in the m¹



Taking It to the Next Level

Masters Program. Herriage stresses that this is not a marketing conference, but rather an educational opportunity.

"The average person is waking up to the harsh reality that they know very little about how money really works," Herriage says. "Most people don't know how they will be able to save adequately for retirement, especially since it will cost more than ever before, due to record inflation and a hugely devalued dollar."

But, Herriage also stresses that WMI is in the business of education, not investments. "We're an education company," he says. "We're not Merrill Lynch or E-Trade or anything like that. We're not offering investments. We're not providing investment opportunities—just education on how to do your own due diligence, do your own research."

People know that only they can positively impact their own lives, Herriage says. But as people start to ask questions and attempt to educate themselves, they find the massive amounts of information overwhelming and often unreliable. It's difficult to know whom to trust, and WMI takes great pride in its unique model and lack of conflicts of interest. By doing the research and bringing together experts from a wide range of areas all under one roof, WMI has removed the confusion and created a company people can trust, Herriage says.



WMI is all about education and personal growth—not empty motivation, Herriage says. "The m² Wealth Conference is not a 'rah-rah' event. That's not what our purpose is," he says. "Instead, this is about implementing our products and services and introducing our attendees to the Alliances we work with."

The conference packs each day with presentations from world-class experts in their fields, capping it all off with breakout sessions on the final day of the conference, so attendees can have a more intimate question-and-answer time with individual speakers of their choosing.

"Our primary goal is to create success and wealth in others, one person at a time." —Kip Herriage

The m² Wealth Conferences, priced at \$8,995, take place at exclusive resort destinations where attendees rub shoulders with the elite money professionals of our day, Herriage says. Members may opt to purchase both the m¹ and m² level memberships as Platinum Members for the same price within a given period, effectively receiving the m¹ Masters Program free.

Abundance in Life

The m³ Lifestyle Conference is the pinnacle of the Wealth Masters International opportunity—a one-of-a-kind environment, Herriage says. Attendees set off to an international five-star resort, combining a luxurious vacation with life-altering messages.

"It's life coaching on steroids," Herriage says with a laugh. "It's a very spiritual event—not religious, but definitely spiritual."

The event focuses on overall abundance, with speakers addressing areas of wellness and alternative health in addition to wealth building. "You can be Bill Gates or Warren Buffet and have all the money in the world, but if you or someone close to you loses their health, that money means nothing," Herriage says. "Our approach to health is much like our approach to money and personal growth. It's based in common sense and on using our instinctive ability to know what works and what doesn't work."

This focus on the overall well-being of their consultants is a perfect example of the WMI attitude toward their members. "Our belief is simple: If we can truly impact our members' lives—in each area of their lives—they will be a loyal member forever," Herriage says. "At m³, we've come to realize that collectively we can change the world and make it a better place; m³ represents the pinnacle of what WMI is all about."

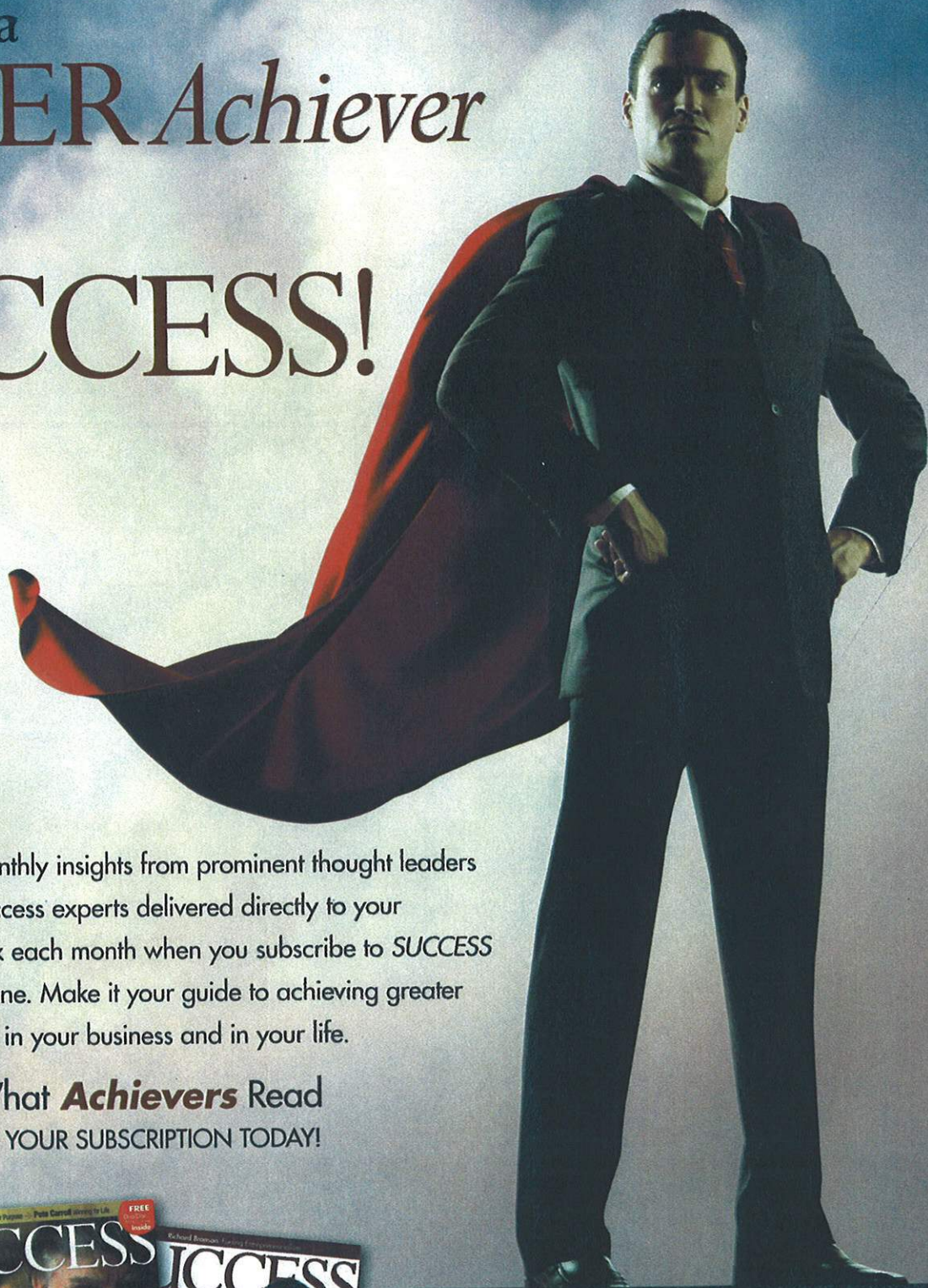
The learning continues after the m³ conference as members have access to regularly scheduled conference calls with Alliance members to learn about a variety of wealth-creating opportunities. Members can attend the m³ Lifestyle

Conference for \$12,995, or join as a Platinum Plus member for \$19,995 and receive membership to all three levels: the m¹ Masters Program, the m² Wealth Conference and the m³ Lifestyle Conference.

"WMI's message is one of hope and opportunity," Herriage says. "We believe that we *can* have it all, and that we have the tools at our disposal to accomplish everything we want in life. The education and access to world-class experts that WMI provides is needed now more than ever. Our primary goal is to create success and wealth in others, one person at a time." ■

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A photograph of a group of business professionals in a meeting. In the foreground, a woman with dark hair pulled back is smiling and looking towards the right. Behind her, a man with glasses and a white shirt is looking forward. To the left, another woman is partially visible, also looking towards the right. The scene is lit with a cool, blueish light, suggesting an office or conference room environment.

The Business School for Entrepreneurs

The education where you learn to have money
work for you rather than you work for money

by **Robert Kiyosaki**

"Can you teach me to be rich?" I asked my teacher.

"No," my biology teacher replied. "My job is to help you graduate so you can find a good job."

"But what if I don't want a job? What if I want to be rich?" I asked.

"Why do you want to be rich?" asked my teacher.

"Because I want to be free. I want to have the money and time to do what I want to do. I don't want to be an employee for most of my life. I don't want my life's dreams to be dictated by the size of my paycheck."

Learning how to manage, make and invest money is certainly as important as learning how to dissect a frog.

"That's nonsense. You're dreaming about the life of the idle rich, and you can't be rich if you don't have good grades and a high-paying job," said the teacher. "Now get back to your frog."

This is just one example of the mindset that unfortunately still exists today in our education system. In my books and educational programs, I often refer to the three types of education that are required if we want to

be financially successful in life: scholastic, professional and financial.

Scholastic Education

This education teaches us to read, write and do math. It is a very important education, especially in today's world. I did not do well with this level of education. I was a "C" student most of my life simply because I was not interested in what I was being taught. I was also a slow reader and don't consider myself a very good writer, but I continue to write.

But I have been fortunate to have six books on the *New York Times*, *Wall Street Journal* and *BusinessWeek* best-seller lists. As I state in *Rich Dad Poor Dad*, I am not a best-writing author, I am a best-selling author. My rich dad's sales training did pay off, even though it did not pay off in school when it came to my grades.

Professional Education

This education teaches you how to work for money. During my youth, the

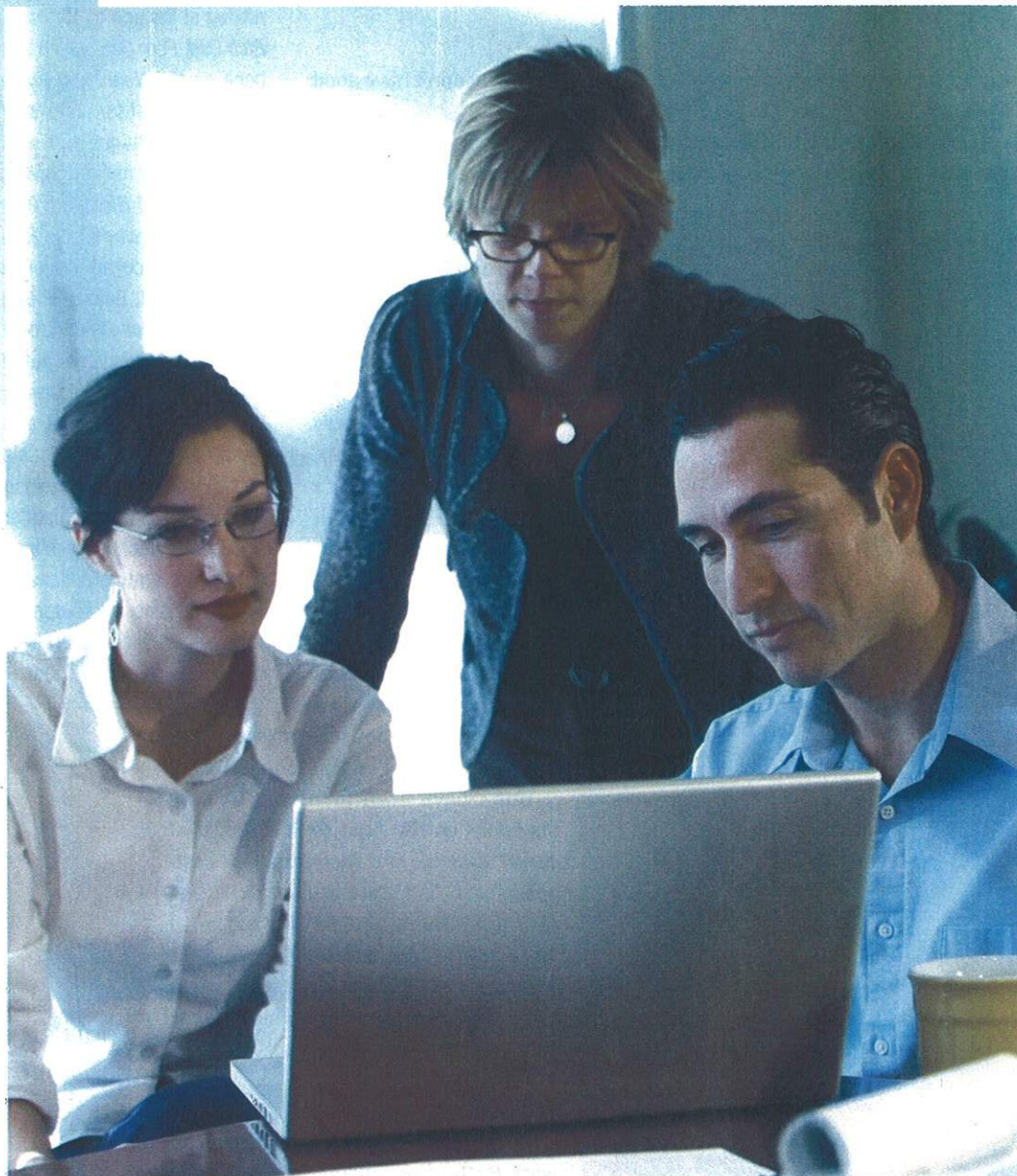


Robert Kiyosaki, after retiring at the age of 47, wrote *Rich Dad, Poor Dad*, which has been on the *New York Times* Best-Sellers list for more than four years straight and sold more than 20 million copies. The success of *Rich Dad, Poor Dad* paved the way for the *Rich Dad* series of books—currently 10 books total. Before writing *Rich Dad, Poor Dad*, Robert created the educational board game *Cashflow*® 101 to teach individuals the financial and investment strategies that his rich dad spent years teaching him. Robert is the co-founder of Cashflow Technologies Inc., as well as a multimillionaire investor, business owner, educator and speaker. Robert lives in Arizona with his wife, Kim.



smart kids went on to become doctors, lawyers and accountants. Other professional schools teach people to become medical assistants, plumbers, builders, electricians and automobile mechanics. If you look in the yellow pages of your phone book under education or schools, you will find those pages filled with schools that teach people professions that help them become more employable.

Not only were they teaching real-world business skills, the leaders taught the real-world mental and emotional attitudes required to be successful in the world.



Financial Education

This is the education where you learn to have money work for you rather than you work for money. This third level of education is not taught in most of our schools.

My poor dad thought that a good scholastic and professional education was all a person needed to be successful in the real world. My rich dad said, "If you have a poor financial education, you will always work for the rich."

In my opinion, the United States and many Western nations have a financial disaster coming—a financial disaster caused by our educational systems' failure to adequately provide a realistic financial education program for students. As most of us unfortunately know, we did not receive much financial education in school and, in my opinion, knowing how to manage and invest money is a very important life skill.

I predict a financial disaster in the future, because millions of people born after 1950 will not have enough money for retirement. My poor dad believed that the government should take care of anyone who did not have money. While in my heart I agree with him, my financial mind wonders how our government can afford to provide for the millions of people who will soon need financial support for living and medical expenses.

In my opinion, it is imperative that our school systems begin teaching financial education as soon as possible. Learning how to manage, make and invest money is certainly as important as learning how to dissect a frog.

Real-Life Business School: Lessons Learned

I went to business school for my MBA because I wanted to be an entrepreneur, not an employee. Most of the midlevel managers or teachers on the faculty had no idea what it took to start a busi-



ness from nothing. Most were not entrepreneurs. Most were employees. Most left the ivory towers of the school and entered the ivory towers of the corporate world. Most were addicted to job security and to a steady paycheck.

And when I was introduced to the direct sales industry by a friend (although it took me some time to come around to the idea it was a legitimate business system) I soon came to realize this industry

**I predict a financial disaster
in the future, because
millions of people born after
1950 will not have enough
money for retirement.**

was teaching real-world skills I was looking to my business school to teach me, and which never did: how to become an entrepreneur instead of a highly paid employee.

After attending some meetings with my friend to observe more about the business opportunity he was involved with, what impressed me was they taught from experience, not from theory. But more importantly, not only were they teaching real-world business skills, the leaders taught the real-world mental and emotional attitudes required to be successful in the world.

A big reason I have come to support the direct sales industry is that many companies are business schools for the people, in contrast to formal business schools, which train students to be employees of the rich.

Direct Sales: The Power to Help More People

I also came to learn that direct sales is a revolutionary new way of sharing the wealth with anyone who truly wants to acquire great wealth. A direct sales system is set up to make it possible for anyone to share in the wealth.

A direct sales system, in my opinion, is a very democratic way of wealth creation. The system is open to anyone who has drive, determination and perseverance. The system does not really care what college you went to, if you went to one, how much money you make today, what race or gender you are, or how good-looking or how popular you are. Most direct sales companies care primarily about how much you are willing to learn, change and grow, and if you have the guts to stick it out through thick and thin while you learn to be a business owner.

Since most people are generous and want to help their fellow human beings, this new form of networking business gives more power to help many more people. While it may not be for everyone, if you are a person who truly wants to help as many people as possible achieve their financial goals and dreams, then the direct sales business is worthy of your time to look into. **E**



It's Time to Make a Change

How Wealth Masters International is
"Changing the World... One Person at a Time"
by Amy Anderson



Photo by Ed Lallo

When some people think about prosperity, they may think about a large sum of money. Or maybe they think about a lavish lifestyle. Others try not to think about it at all because they think prosperity is something that only other people get.

Not so with the founders of Wealth Masters International. They understand prosperity in a way that's creating wealth, health and wisdom for thousands of people like you and me. "Our belief system is that everyone should be in a position to live a life of abundance and that they should come to expect that they can have it all," says WMI CEO and Co-Founder Kip Herriage.

The Start of Something Big

In its four years in business, Wealth Masters International (WMI) has made a big impression in the world of network marketing. This successful Sugar Land, Texas, company offers a product line that



addresses the whole spectrum of a person's life—but probably not in the way you might expect.

WMI offers a plan for prosperity in every area of life. How is that possible, you ask? The key to all of its success comes down to education.

"The one thing we hear above all else from our members is that our products and education have opened up a world to them that they never thought possible before now," Kip says.

"WMI's international growth is just getting started and the future could not look brighter."

—Kip Herriage, CEO and Co-Founder of WMI

Kip and President/Co-Founder Karl Bessey developed the products because of their financial and personal histories and the desire to create an education for all. "We developed our products as a result of our own life experiences, recognizing the challenges and adversities that the average person faces daily," Kip says. "We live in unique times and now, more than ever, people are looking for a company that they can completely trust to help them in every area of their lives."



The WMI line consists of four proprietary products. The m¹ Masters Program helps someone with even no financial background create a firm foundation upon which they can build a more prosperous future. The program consists of exclusive CDs, books and private, members-only Web site access. In addition, m¹ members receive an eight-CD tax program and workbook. The content is produced by experts in the fields of personal and financial enhancement. Members and consultants learn how to reduce debt, lower taxes, create wealth, structure and protect assets and enhance overall health and well-being.

WMI has formed partnerships, or Alliances, with experts in the fields of wealth creation, personal empowerment, leadership skills, alternative health,

financial planning, time management, well-being and others. These Alliances support WMI's holistic method of helping people achieve success in every area of their lives. "This unique approach enables us to find the best at what they do, through research and due diligence, and to educate these experts about WMI's business model and approach to serving the needs of members," Kip says. "Our members then have access to these Alliances for life with our exclusive lifetime memberships."

As WMI adds new Alliances, members and consultants will have access to these experts as well. And, unlike some other business partnerships, the Alliance agreement with WMI is not pay-for-play. "There are no conflicts of interest with our Alliances," Karl says. "We do not get paid any fees of any kind."

With the invaluable knowledge and experience from m¹ under their belts, WMI members and consultants are ready for the m² Wealth Conference. At this exclusive, four-day conference WMI members stay at top-ranked resorts and hear from financial authorities, top executives and renowned keynote speakers on issues concerning wealth, health and wisdom. Wealth creation is emphasized at this stage, and members learn about unique strategies and opportunities usually reserved for an elite few.

The m³ Lifestyle Experience catapults WMI members toward the next level of prosperity by arming them with the education necessary to make the kind of changes they only dreamt of making previously. Members leverage the combined contacts, knowledge and exclusive

strategies received from the m¹ and m² products with the m³ experience to overcome obstacles in all areas of their lives.

The Dynamic Duo

Co-Founders Kip Herriage and Karl Bessey met in December 1999 at a conference for another network marketing company. Although they came from different backgrounds, they struck up a close, lasting friendship.

Karl was born and raised in the small town of Ephraim, Utah, where he graduated from high school and hoped to be an electrician in the local mines. "It was the only high-paying job in our area," he

"If there is an opportunity to help the field, we jump at the chance." —Kip Herriage



says. For 22 years, Karl was an underground coal miner, working long hours and putting in a three- to four-hour commute each day. "I felt stagnant, with no personal growth," he says. "I would always lay in bed and dream about being my own boss—the time, the money, the freedom."

Karl moved on to the network marketing industry for the next three years, and that's where he met Kip.

After earning a bachelor's degree in business from Sam Houston State University, Kip, a Houston native, began working for a major Wall Street firm. By 27, he was vice president and managing more than \$20 million in assets. But even as a successful financial advisor, Kip felt unfulfilled. He retired at 37 and joined the network marketing industry. "I was fascinated by the like-mindedness and quality of

the people this industry attracted but was less than thrilled with the products and services that I found," he says.

A two-hour phone conversation on Dec. 5, 2004, started the prosperity ball rolling for Kip and Karl and countless others in the now-flourishing WMI family. "After talking about doing this for a couple of years, Karl and I had a long phone meeting where we decided it was time to launch *our* company," Kip says, "one that could truly help people in every important area of their lives."

"I would dream about being my own boss—the time, the money, the freedom."

—Karl Bessey, President and Co-Founder of WMI

From the beginning, it was important to both founders that the new company address a wide spectrum of issues, not just the financial. "We looked at the industry as a whole and realized that no other company had put together a total financial-services company, personal-development company and wellness company under one umbrella," Karl says.

"This led to our holistic approach in building a product line that allows our members great success in these most important areas: wealth, health and wisdom," Kip says.

Building the business from scratch was a tough endeavor. There were long meetings, lots of hard work and lots of compromise. "We obviously come from two different worlds," Karl says. "So we have different views on some things. But after several discussions and much thought, we always come to agreement on important decisions made for WMI. I definitely think the diversity in our backgrounds brings a perfect balance to the business."

When asked about their original short-term goals, both founders say they had none. They say they wanted to focus on long-term success. "From the beginning, we knew that we would only succeed long term if our products and services could change our members' lives," Kip says. "And we are very proud of the life-changing results they have delivered."

But getting others to share their vision wasn't always easy in the beginning. "The biggest hurdle was attracting quality members and consultants who saw that we were a unique company that believed in delivering the most life-changing education, products and services available," Kip says. "Once we began to establish our credibility and build a reputation, the rest took care of itself."



Today, Kip and Karl say that they enjoy their work about as much as they enjoy their free time. "We are best friends and share a passion for creating success and wealth in others," Kip says. "We have both learned that when you help others first, the universe delivers a return to you tenfold."

Kip's wife, Cindy, and his two sons, Tyler and Sam, are incredibly supportive of his endeavors. "I am blessed to have a wife of 20 years and two sons who completely understand the unique life of a successful entrepreneur," Kip says. "They understand and appreciate the dedication that it takes to build a quality company that will stand the test of time, and they are fully engaged in the long-term success of WMI."



Jay Jolly

Karl also says his family, including children Jacqueline, Rachel and Sean, provide constant support and praise for what he has accomplished with WMI. "It has been a lot of work with many challenges," he says, "but it is even better than I could have ever dreamed."



Michelle Breuer

The Team of Their Dreams

"First and foremost, this has never been and will never be the 'Kip and Karl Show,'" Kip says about the team effort at WMI.

"We knew we would only succeed long term if our products and services could change our members' lives." —Kip Herriage

"I believe we go back to 2002 or so when we were all in other network marketing enterprises," WMI Vice President of Strategic Planning and Chief Economic Strategist and Futurist Jay Jolly says. He and fellow Dream Team member Michelle Breuer were some of the earliest to share Kip and Karl's vision for WMI.

"We attended multiple conferences and seminars together, which allowed me to gain great trust, admiration and respect for their unwavering integrity," Jay says. "It's that integrity and spirit that caused me to join Wealth Masters as a founding and charter member in 2005."

In addition to his VP duties, Jay is also a member of WMI's nine-person Executive Committee, as is Michelle. "We trust all of

WMI 2.0

Wealth Masters International announces WMI 2.0! This exciting new phase of innovative products and programs is dedicated to the success of WMI members worldwide.

GATEWAY PROGRAM

"This economic downturn is unlike anything we have seen in decades and WMI is committed to helping everyone, not just the wealthy and well-connected, with our world-class education," says WMI CEO and Co-Founder Kip Herriage. "It's hard to see the forest for the trees sometimes. If everyone could grasp the life-changing benefits of joining Wealth Masters, the m' Membership of \$1,995 would be very easy to justify."

But for those who aren't ready to commit to the full m' Masters Program with all its benefits, including Alliances with industry experts and the WMI marketing opportunity, the Gateway Program offers *only* the education portion of the m' for a reduced rate of \$795 to help people get started on the road to freedom.

CONSULTANT SEMINAR PROGRAM

Nothing helps a person understand the ins and outs of financial and personal growth like face-to-face education. That's why WMI is introducing the Consultant Seminar Program (CSP), a turnkey seminar program that allows thousands of prospective members to see the WMI opportunity all over the world.

Consultants will be trained to host seminars on topics like financial planning, debt elimination and wealth creation, offering information on becoming a WMI consultant in the process. Seminars will be on Thursday evenings throughout the United States and Canada, and each will be followed by a live teleconference each Friday and Saturday morning.

MORE TO COME

Every day, WMI hosts conference calls that both inspire and inform members and consultants. Soon, m¹, m² and m³ members will have the opportunity to participate in live Webcasts, hosted by top-ranked Alliance partners, on a regular basis.

"In addition, we have launched a number of major initiatives as a part of WMI 2.0 that will assist our consultants in building their businesses and increasing their incomes like never before. Since inception, we've been dedicated to bringing the best of the best to our members, and that same commitment applies to our consultants," Kip says.

our important decisions to our Executive Committee, where each of us, including Karl and me, has one voice and one vote," Kip says. "The EC is essentially our board of directors, and because of their strong leadership and guidance, our members and consultants have great confidence that the decisions made at the top are made to benefit everyone, instead of the few."

An Advisory Committee and a staff at WMI home offices in Sugar Land, near Houston, round out the corporate support team. "We have the most talented staff that always treats our consultants with respect and a smile," Karl says. "They go above and beyond at all times. They have brilliant minds and help us streamline the many things we do in our home office."

The staff also helps coordinate the many events and product implementations that make WMI so helpful to its members. "Our staff, led by our Senior Vice President of Operations Mary Dee, is comprised of tire-



The WMI home office staff

"When you help others first, the universe delivers a return to you tenfold." —Kip Herriage

Six Steps to Freedom

Wealth Masters International has developed what it calls the "Six Steps to Freedom," along with its top-ranked alliances and the Gateway, m¹, m² and m³ programs. Here are some highlights:

Step I: Receive a personal financial analysis, including complete debt-management and personal lifestyle-design plan.

Step II: Minimize your taxes and increase your cash flow.

Step III: Create a savings/emergency fund with existing assets.

Step IV: Ensure proper protection for your family and business.

Step V: Build long-term legacies and create wealth.

Step VI: Complete Freedom for Life! Use all WMI solutions to ensure that you have the lifestyle you and your family deserve.

less leaders who are there for our members and consultants like no other," Kip says. "They assist in every area from complete support to extensive training to our product specialists."

"Mary and her team are amazing," Jay says. "They plan, organize and execute the most amazing conference events I've ever seen. And I've been to a lot."

This kind of loyalty to a home office team comes from a companywide emphasis on treating the entire membership as family. "If there is an opportunity to help the field, we jump at the chance," Kip says.

Inspiration to Spare

WMI's focus is on helping others achieve success and wealth. To do that, they created a compensation plan uniquely designed to meet the needs of members. "We wrote this plan after looking at all of the compensation plans on the market and realizing that they simply did not appeal to the average person in corporate America," Kip says. "WMI's proprietary compensation plan is unique. It not only rewards our consultants with high commissions, but it also rewards them on their team's production with industry-leading infinity bonuses."

The plan is very popular with members and includes room for growth in the coming years. "Our stated goal, from the very beginning, is to create 500 'enlightened millionaires,'" Kip says.

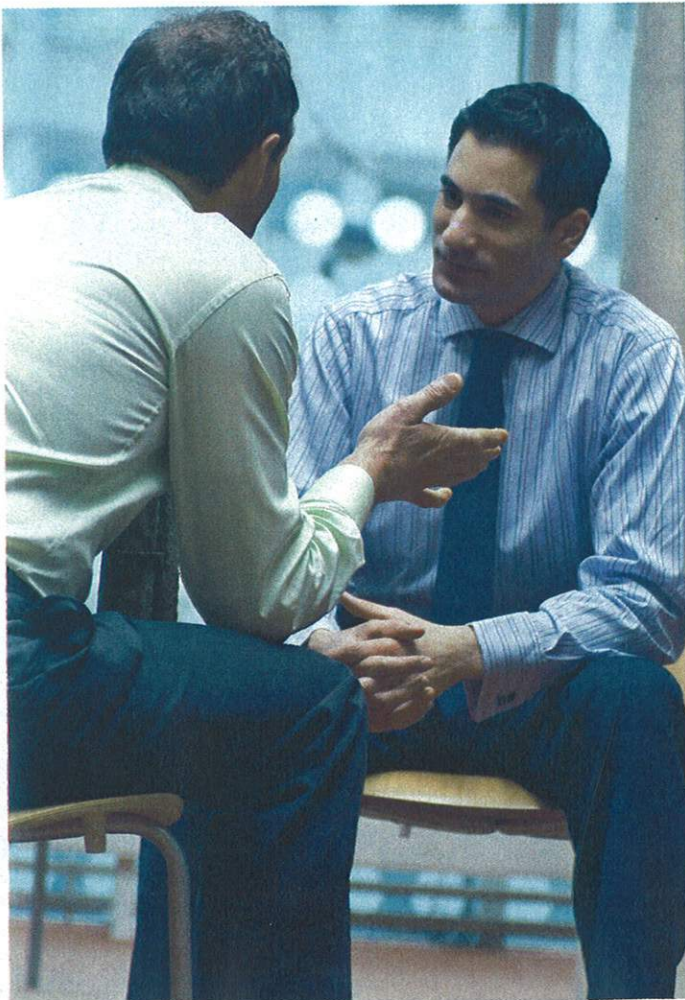
Future-Casting

Wealth Masters International has stayed true to the vision of its original founders. "We have always followed our original business plan, which we post on our Web site for all to see," Kip says. "This plan

"It has been a lot of work with many challenges, but it is even better than I could have ever dreamed." —Karl Bessey

has guided us from the beginning and will keep us on track into our plans for the next few years."

The company's expansion into international markets, the launch of new products and programs, and the constantly enhanced system of



tools and training available to members combine to create an exciting future for WMI.

"We are extremely excited about our launch of WMI 2.0," Kip says. WMI 2.0 consists of the new Gateway Program and the Consultant Seminar Program. The Gateway Program allows even more access to WMI membership by offering only the education portion of the m¹



membership at a reduced rate. The Consultant Seminar Program is a turnkey seminar program that will allow members to host seminars around the world.

WMI also offers ongoing training and motivation to members through regular contact. In addition to daily informative and inspirational conference calls, WMI will soon offer m¹, m² and m³ members live Webcasts with Alliance partners.

This attention to members' needs and constant searching for new and better ways to serve its field has meant rapid expansion for WMI throughout the world. "Currently, we have members in about 15 countries, and this is proving that our holistic approach and life-changing education will work anywhere," Kip says. "We know that people all want essentially the same things out of life. We want to have the opportunity to achieve great things, to be loved and respected by our families and communities, and we want to have the opportunity to leave a lasting legacy. Regardless of how much money we have, where we live, the color of our skin or the language we speak, people are people. WMI's international growth is just getting started—and the future could not look brighter." **E**

Changing the World, One Person at a Time

Making a difference in the world starts with the vision of one person. At Wealth Masters International, consultants with vision are creating a legacy of success that is changing the world... one person at a time. ■



Vishal Bhatia
m³ Master Consultant
Minnesota



Elena Bills
m² Master Consultant
California



Michelle Breuer
m³ Master Consultant
British Columbia



Deberah Bringelson
m³ Master Consultant
California



Aniko Fekete
m³ Master Consultant
New Jersey



Barrie Floyd
m³ Master Consultant
Hawaii



Mark & Kelvin Hayes
m³ Master Consultants
California



Jay Jolly
m³ Master Consultant
California



Michael Langis & Helene Fuoco
m³ Master Consultants
Canada



Luke & Karen Teresa Levanway
m³ Master Consultants
California



Brenda Lund
m³ Master Consultant
Colorado



Greg McMahon
m³ Master Consultant
California



Merry Parreira
m³ Master Consultant
California



Natalie Stahl
m³ Master Consultant
Colorado

Profile

Meet the Underdog

by Alicia M. Collier



Photography by Stuart McCall

Betting on marketing? Aaron Parkinson is a sure thing.

Always rooting for the underdog, Aaron Parkinson considers his success a come-from-behind win. Aaron is an Executive Committee member and m³ Master Consultant with Wealth Masters International.

Early in his career, he was fired from 14 jobs. Undeterred, Aaron blamed the job situation for his unrest and knew he just had to find the right vocation. "I remember growing up and telling my mother that there was a physical pressure in the back of my neck," Aaron says. "A feeling that the clock is ticking and I needed to hurry up and do something."

Starting at the Bottom

About five years ago, Aaron was working as a nightclub bouncer when the realization struck that if he continued down that path, most of his daily business interactions would be with people at their worst.

"I constantly had to negotiate with people who were drunk and beligerent," Aaron says. "Most of those people would have been different in a different circumstance."

Compounding his job dissatisfaction was that he would miss all the firsts associated with having young children. So Aaron made a deliberate decision to do something different for his family and himself. A better lifestyle waited for him through WMI, and the company and marketing line he helped develop with fellow WMI marketer Jay Kubassek.

Aaron Gains an Ally

Aaron met Jay at a marketing event where they were both top earners for another organization. A shared cab ride and discussion about money led them to discover they are both Canadian and have much in common.

Jay left the other company first to join WMI. When Aaron looked at WMI's product line, he knew he had found his fit.

"I made well over six figures my first year in direct sales and blew it all," Aaron says. "I then got an enormous tax bill at the end of the year. My financial education was atrocious." Fortunately, WMI has given him a better grasp of long-term planning and how to grow and protect his money simultaneously.

The biggest challenge Aaron faces is his goal of creating 100 millionaires with Jay. The goal was set after

the pair formed their business, CarbonCopyPRO. Billed as "a business in a box," Aaron and Jay created the marketing tool to provide a level

playing field by offering their expertise to anyone willing to give it a shot. Rather than face the steep learning curve faced by first-time marketers, an individual can pay a fee and use the same Web sites, techniques and approaches used by these two top earners.

Aaron's wife, Liz, put the system to work and was Aaron's top earner for the month. But she traded the marketing experience for raising children and writing children's books—a bittersweet decision for Aaron.

A Unique Combination for Success

As successful as CarbonCopyPRO is, the marketing system and the products offered by WMI give members the edge over their competitors.

"Their product line sets people in the right directions financially, which is a big component that's missing from society," Aaron says. "The marketing opportunity gives people the ability to make the type of income that would normally take a decade of school and five years of building a business to attain."

So far, Aaron and Jay have created half a dozen millionaires, but they recognize it's just the beginning and that growth is exponential, not linear. To encourage their members, they stay motivated.

"I stay excited. I never look at my business as a chore," Aaron says. "Think about it: If someone talks to you and you sound like you have been stuck in front of a computer for 12 hours, then that is a total turn-off. Why would anyone want to do that? You have to have fun and be excited."

Rather than focus just on generating income, Aaron's focus is on improving the system to everyone's advantage. And as he sets off to play in another high-stakes poker game, this underdog is sure he has found his niche leading the pack.

"If you're not born with a lot of money and a good education to work with, people tend to write you off just because of your starting point," Aaron says. "But leaders never feel sorry for themselves. They feel sorry for those who lack their vision." ■

I'm always a fan of the underdog because that's what I am.

Home:
British Columbia,
Canada
Family:
Wife: Liz,
daughter: Soleil;
son: Everest
Former Occupation:
Nightclub bouncer
Vital Business Tip:
Focus only on your
victories. Even
generating your
first lead should
be celebrated.



Learning from the **Masters**

At Wealth Masters International, new consultants learn winning marketing strategies from those around them.

by Carla Diebold

The best marketing training probably won't come from a manual or someone standing in front of the room with a PowerPoint presentation. Good training usually results when we watch and learn from those who have the experience we seek. From there, it's all about trying it on our own. The test is in the field, not on paper. Wealth Masters International recognizes and enthusiastically encourages this type of training.

Experience Matters

WMI also realizes that there are multiple paths to success, not just one well-trod road. Successful marketing can be achieved through a range of tactics and media (Internet, phone, direct mail and so on). Each seasoned marketer will have their own way of doing business. To better encourage these proven marketing techniques, WMI looks to its marketing systems, relying on its seasoned consultants to mentor their teammates in their individual strategies.

In marketing terms, this is often known as "the benefit of a proven turnkey system." Even the consultant with no previous marketing experience will have cutting-edge tools, products and solutions that can help kick-start marketing strategies with WMI.

"Our consultants are entrepreneurs," says Wealth Masters International Vice President of Member Services Mike Budny. "We allow a lot of flexibility and provide many options for them to create massive results with us."

While the consultants primarily teach the startup essentials, the foundation of support comes from WMI, which offers its consultants a variety of tools to assist in marketing WMI products—from current advice to online support.

Listening In

Of benefit to all consultants—new and experienced—are the training calls. The first of these is the Charge Call (as in a rhino CHARGING out of the jungle). "The Charge Call is done every weekday morning, except Friday," Mike says. "Every Monday morning it's hosted by WMI's Co-Founders Kip Herriage, the CEO, and Karl Bessey, the president. We do corporate updates and recognize our top consultants on that call. The purpose of the call is to get started on the right foot each morning and to put the business into the proper perspective as in, 'This is where you need to be, this is what people are actually doing to create results.' It's a motivating, fast, exciting call to experience each morning."

Monday evening is the Business Plan Call, hosted by two of WMI's top producers. "They're just doing a heart-to-heart with everybody on the call saying, 'Look, if I were you, I would take *the following* steps to create *these* kinds of results,'" Mike says. "That call is a blueprint for success and probably one of our best calls of the week. There is no hidden agenda or secrets in what we're teaching."

One-Stop-Shopping for Your Business

Then there's the WMI Business Center, WMI's main Internet tool for its consultants. The WMI Business Center functions as a one-stop-shop that members can log onto and essentially run their

business. "It's your business online for you, ready to go," Mike says. "Everything you need is right in front of you. It's customized for each of our consultants. They can do all their lead-management and see what they've earned each month. All orders are processed through the WMI Business Center. In addition, internal e-mail is available so consultants can create a dialogue with their team." Members can also listen to recordings of the weekly calls and catch up on company news at the WMI Business Center.

An Old-Fashioned Approach

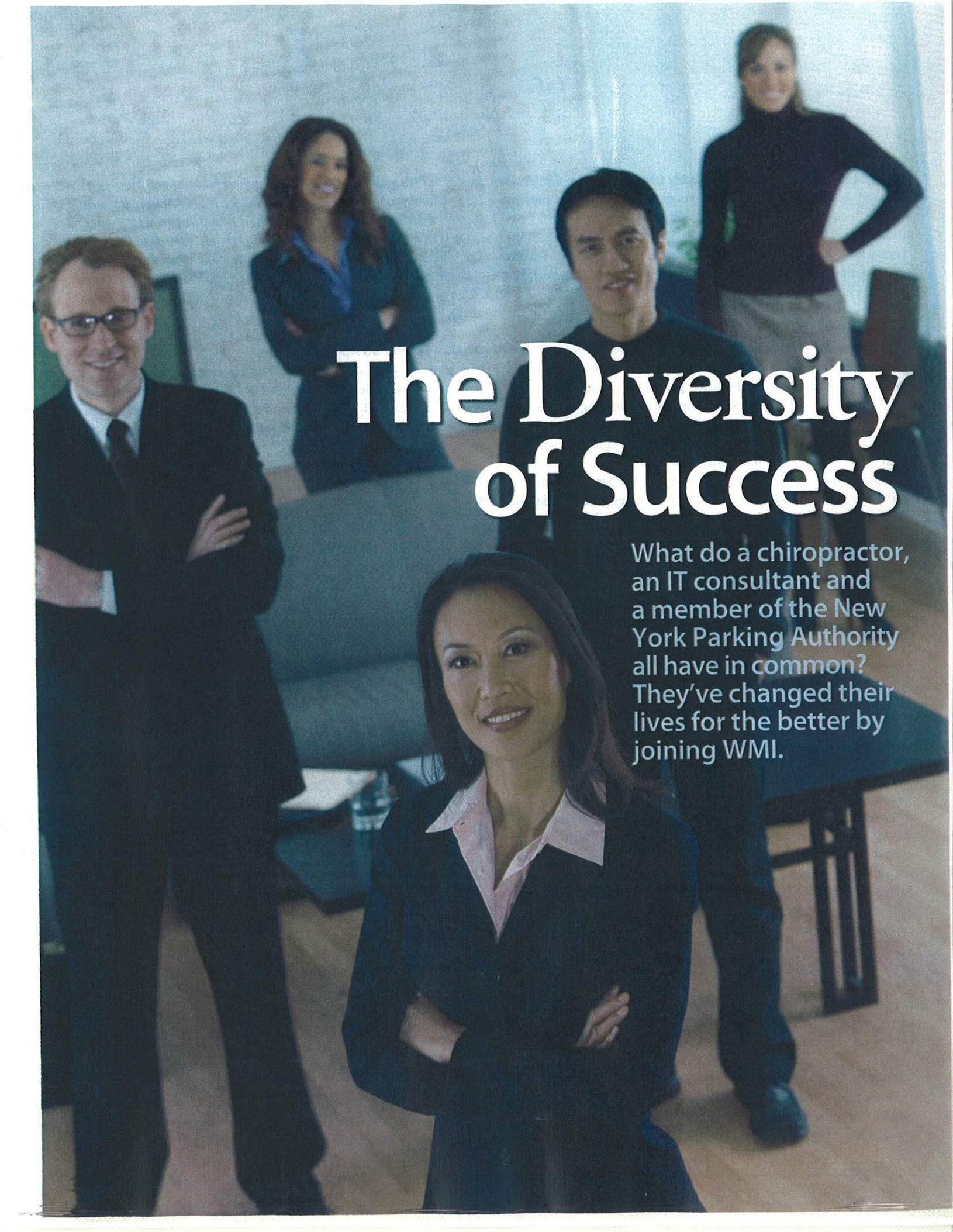
Somewhat retro, and almost *deliberately* evocative of the past, is WMI's Consultant Seminar Program, or CSP. The intention behind the CSP is to get back to grass roots and bring potential members and marketers face-to-face in one room—the way concepts and products were marketed before the Internet.



Consultants teach the startup essentials, the foundation of support comes from WMI.

"The CSP is a turnkey seminar solution for consultants who are seeking that human variable but may have no idea how to put a seminar together," Mike says. "This is a people industry, and by implementing the CSP we're putting the human touch back into it. We're going to create a system where, at little to no cost, someone can put an event together and produce extraordinary results with it." Just like the old days.

Ultimately, WMI is about helping people get their financial houses in order and their financial lives on track. Whatever marketing strategy someone elects to pursue, WMI places the tools, systems and solutions immediately within their grasp; for new consultants, success lies in the force of their grip. **E**



The Diversity of Success

What do a chiropractor,
an IT consultant and
a member of the New
York Parking Authority
all have in common?
They've changed their
lives for the better by
joining WMI.

When Mari Ann Lisenbe discovered Wealth Masters International just over a year and a half ago, she was a former senior systems analyst in Texas, had been laid off, and had watched her job get outsourced to India. After trying a couple of other unsuccessful multi-level marketing opportunities and being unhappily unemployed, Mari Ann discovered WMI.

Breaking Free

"While I did enjoy the challenge of systems development and database work, I did *not* like being stuck in a cubicle," Mari Ann says. "Also, I became extremely disillusioned by what I saw happening in corporate America. My employer worked with companies to design benefits packages for their employees, so I had an insider's view of how corporations consider employees expendable commodities."

Mari Ann felt WMI might offer her the opportunity to excel in her work and be rewarded for her efforts. "I had lost a lot of money in the stock market before joining WMI, and I scraped together the last of my savings to join." While she had no financial education background or sales and marketing experience prior to joining, today Mari Ann is an m³ Master Consultant and member of the CarbonCopyPRO Millionaire Mastermind Group (one has to have \$10,000 in sales for three consecutive months to qualify for CCPRO). Even more valuable to Mari Ann, however, are the time and flexibility she has gained to vacation and spend more time with her family, including her 95-year-old father.

Mari Ann has overhauled her life in a matter of months, despite the fact she had no direct experience with the types of products and services WMI offers before joining.

No Experience Needed

Larry Agresto in Massachusetts came to WMI after 28 years in IT consulting. He, too, was seeing his type of work get outsourced overseas. He saw no new growth in IT work and wanted to get away from the long hours and high stress of his vice-presidential level job. "I did a lot of research online," Larry explains. "I wanted a career and a decent living."

He found it with WMI, where he felt he would have the added benefit of helping families and individuals get their financial houses in order.

The great thing about WMI is that it allows you to spread your wings based on who you are. —Larry Agresto, m³ Master Consultant

"Working with WMI allows me to do something I feel very passionate about and grow a team of extraordinary entrepreneurs," Larry says. He feels that he is a good fit for this kind of leadership because of his background in sales management. "I know that what holds people back are themselves. People don't believe in their own power to change their lives," he says.

A Hands-on Financial Education

People drawn to the unique products that WMI offers are looking for something they couldn't find elsewhere. "Coming from a corporate background, I liked the professionalism I saw at WMI," Mari Ann says. "Plus, I knew from personal experience that there is a huge need for real financial education in this country."



Mari Ann Lisenbe



Larry Agresto

David Schwind, an m³ Master Consultant in California, used WMI's products to increase his own financial well-being, learning for the first time in his life how to handle and invest money responsibly. A former waiter and landscape contractor, David says he now feels confident he will always be rich, financially and personally, with the opportunity WMI has given him to grow his own business and keep his own hours. "Getting out of bed becomes an exciting venture because I know I can help countless people out there obtain dreams of confidence, knowledge, and hope," he says.



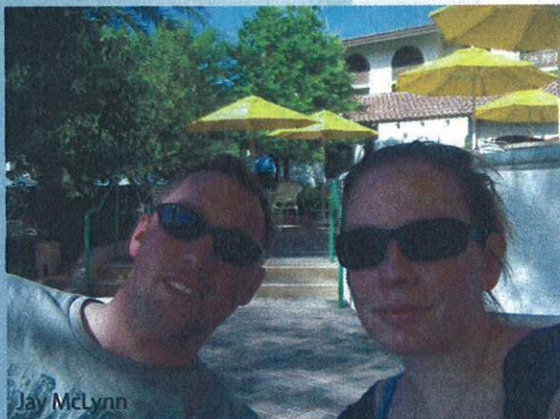
David Schwind

Jay McLynn, an m³ Master Consultant who works as assistant director of a parking authority in New York while building his WMI business, says he had tried a lot of network marketing opportunities before this one and was not successful. He was drawn to WMI's products and services. "You don't have to have any financial experience to do this," he says. And because the business is flexible, Jay can work on WMI during his lunch break, after work and in the evenings. He hopes to be full time with WMI by year's end.

New Freedom and Flexibility

For many WMI consultants, the biggest benefit of joining the company has been the way it has changed their lives in diverse ways. Larry, for example, now has the flexibility to pursue new dreams. In addition to his work as an m³ Master Consultant with WMI, he is also working to develop his own Web-based company as a business coach and is writing e-books on how to be successful in business.

Mari Ann is also glad for the extra time WMI has brought into her life. "I wanted to replace my corporate salary without returning to the corporate world. I was no longer willing to sacrifice my time to build someone else's empire," she says. She hopes that her work with WMI will enable her husband to soon quit his day job and pursue his music full time.



Jay McLynn

You don't have to have any financial experience to do this.

—Jay McLynn, m³ Master Consultant

The extra income Jay has acquired through his work with WMI has allowed his wife to be a stay-at-home mom so she can care for their two children (and a third on the way). "Not having to worry about money makes life so much easier," he adds.

Changing the Lives of Others

WMI allows its consultants to give back in myriad ways. Larry says the very nature of the business allows him to positively impact other's lives. "Eighty percent of Americans are in serious debt," he says. "I help provide financial planning and show people how to turn bad debt into good debt." WMI also allows Larry to help others become entrepreneurs, and he finds that very satisfying.

Mari Ann says she finally has the money to give substantial financial contributions to her church. But she's also grown her own self-awareness. "If you plug into the conference calls and apply what you've learned from leaders, your life will be richer—even if you never make a penny selling," she says.

No matter who you are or what your background is, WMI has something to offer you. As Larry says, "The great thing about WMI is that it allows you to spread your wings based on who you are." **E**

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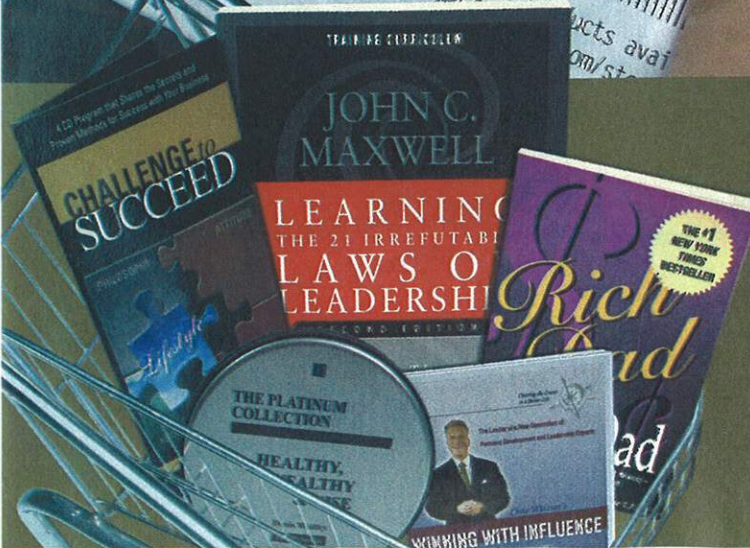
QTY	AUTHOR	THEME
1	John C. Maxwell	Leadership CAREER GROWTH
1	Jim Rohn	Life Enhancement PERSONAL HAPPINESS
1	Robert Kiyosaki	Fin Educ WEALTH CREATION
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The Next Millionaires

How the direct selling industry is producing the next generation of wealth.

by Paul Zane Pilzer



When it comes to the economy, people don't often grasp the meaning of billions and trillions. Besides, we aren't really concerned about "the economy"—we're concerned about "our economy." We want to know, "What can I do in this new economy to succeed, to take care of myself and my family?" I wrote *The Next Millionaires* to explain where our economy has been, where it is today, and where it's going—but even more importantly, to bring all of this down to the level of "your economy."

U.S. household wealth quadrupled from \$13 trillion in 1991 to about \$52 trillion in 2005. Reading such figures, you might say, "That's interesting... that sounds like good news." But it becomes very personal when we look at what this actually means to individual entrepreneurs involved in the most economically vibrant emerging new industries.

There is something very different about this enormous increase in household wealth—something that has never happened before, and which has significant implications for people's individual lives: This growth is occurring not only among an exclusive group of the already-rich, but throughout a broad demographic that includes millions of "ordinary people." I call this the "democratization of American wealth." Let's take a quick look at how this works, and then see some of the most powerful ways to ensure that you can be part of this exciting trend.



Paul Zane Pilzer is a world-renowned economist, multimillionaire entrepreneur, college professor and author of eight best-selling books. To learn more about Paul Zane Pilzer, please visit www.paulzanepilzer.com.

Over the next 10 years, the U.S. economy will create 10 million new millionaires. You have the opportunity to start now and become one of them.

Network Marketing in the Years Ahead

I have always been keenly interested in education; I taught college students for 20 years at New York University, and in the 1990s I developed an educational-software product line. One of the most exciting things I'm seeing about this new crop of 10 million millionaires is that they are more often teachers at heart, rather than conventional businesspeople. They are people who learn about a new product or new service and adopt it for themselves and their families—but they don't stop there. They then go out and teach new people what they just learned.

Network marketing is both the oldest method of sales communication and also the newest. And it's the best method we have today to change someone's paradigm and teach them about a new product or service—a new way of doing something that they wouldn't have gotten by reading a magazine, surfing the Internet or watching television.

Person-to-person, word-of-mouth communication represents the cutting edge of intellectual distribution. This is why we are seeing so many *Fortune* 500 companies jumping into the direct selling arena, and Wall Street investors such as Warren Buffet entering the business.

Network marketing has grown steadily over the last 20 years, increasing 91 percent in just the last decade. With more than 15 million Americans and 60 million people worldwide involved, it is now a \$110 billion global industry. Yet as impressive as this is, it's not hard to see that the real growth in this business model has only just begun.

For one thing, demand is increasing exponentially. Because of the ever-accelerating pace of technological advancement, there is a growing flood of new products and services that desperately need their story told in the marketplace—stories no amount of screaming TV ads or sprawling Internet pop-ups and banner ads can effectively tell.

Neil Offen, president of the Direct Selling Association, predicts that, at the current rate of increase, worldwide some 200 million people will enter this industry over the next 10 years, effectively quadrupling its current percentage of the world population.



Network marketing is already a force to be reckoned with—but its growth will explode in the coming decade.

The Home-Based Business Boom

The advent of intellectual distribution is one reason that network marketing offers such a favorable opportunity, but it is not the only reason. Another powerful factor is the current boom in home-based businesses.

Only 20 years ago, people who worked from home were immediately suspect, as if that implied there was something wrong with them, that they couldn't get a "real job." Today, the sharpest and richest people we know are the people who work at home.

One factor in this change is a massive shift in the dominant unit of technology, the building block of our total economy.

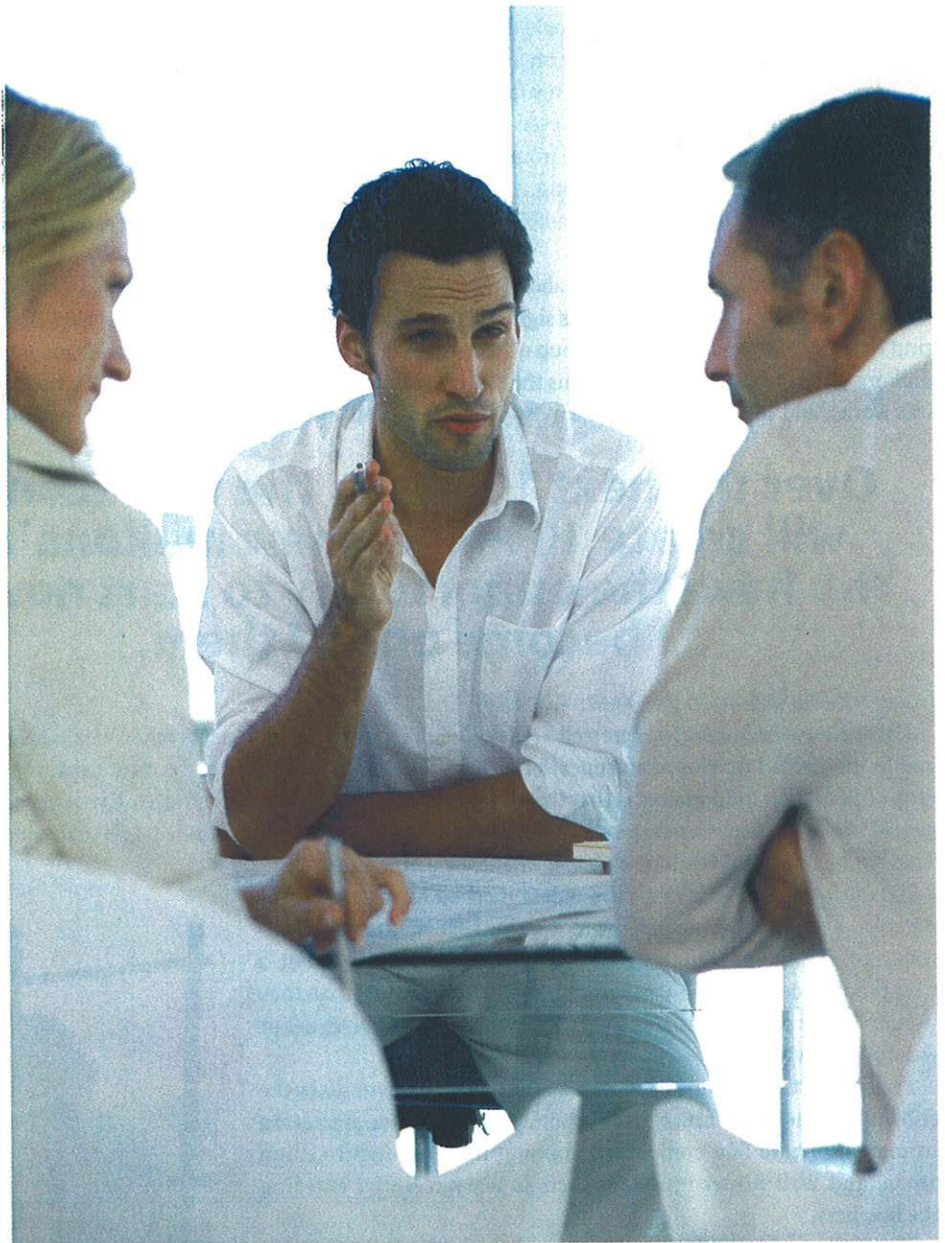
When I graduated from Wharton 30 years ago, I went to work at Citibank, not because I was interested in banking, but because I wanted access to the best technology, and Citibank had the biggest, best computers available. Back then, that was the only way to have access to the best technology. Computers were expensive mainframes owned and managed exclusively by large businesses, which gave them an enormous competitive advantage.

Today, the opposite is the case. You are more likely to find the hottest and best new technology on the desk of an entrepreneur sitting in his home office.

The unit of technology has changed from a \$2 million mainframe that served huge corporations to a home computer you can put on your desktop for well under \$1,000—and which is far more powerful than the mainframe. As a home-based entrepreneur, you can now do business far better than someone who's working in a large company and has to deal with the overhead. The big companies just can't innovate fast enough.

In the '80s the rule was, the bigger the company, the newer and better the technology. Today the rule often is, the bigger the company, the older and more out of date the technology.

Where are the greatest opportunities today? Even for people starting right out of school, the best opportunities are not to go work for some big company (unless it's a company that makes tools for individuals), but to go into business for *yourself* as an entrepreneur.

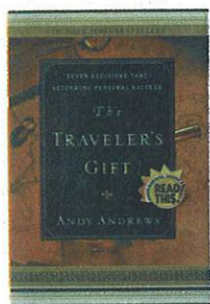


Network marketing is already a force to be reckoned with—but its growth will explode in the coming decade.

Over the next 10 years, the U.S. economy will create 10 million new millionaires. You have the opportunity to start now and become one of them. You should do so not only for the benefits in health and happiness to yourself and your family, but also because you will be adding to our economy while you also add to the wellness and personal fulfillment of many others. In so doing, you will be contributing immeasurably to your community, your nation and the world. **E**

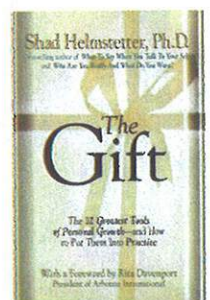
Read to Succeed

It's true that people don't get the same message from the same book. Most often what you'll find within the pages is something meaningful to you at that moment. Read the same book again a year later and it's likely you'll take away another, completely different message. Here are a few books to read, and reread, for your business and personal benefit.



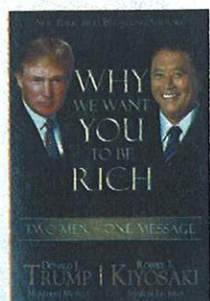
The Traveler's Gift by Andy Andrews

The hero of this modern-day parable, David Ponder, is lost in self-doubt and depression as circumstances beyond his control change the course of his life. When a life-threatening car crash sends Ponder into a journey across time, he meets some of history's wisest people. He receives from each a gift—unforgettable lessons that help him understand that attitudes are often the difference between success and failure.
(Publisher: Thomas Nelson, 2005)



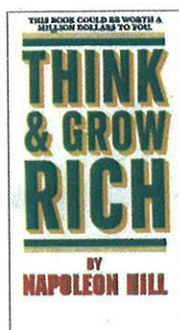
The Gift: The 12 Greatest Tools of Personal Growth—and How to Put Them into Practice by Shad Helmstetter

This is the inspiring story of women and men who are changing their lives—by helping other people change theirs. This beautifully written book helps you put 12 critical personal-growth concepts into practice—in your life and in your career.
(Publisher: Park Avenue Press, 2005)



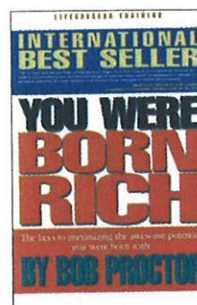
Why We Want You to Be Rich: Two Men, One Message by Donald Trump & Robert Kiyosaki

The world is facing many challenges and one of them is financial. Donald Trump and Robert Kiyosaki, both successful businessmen and natural teachers, join forces to address this challenge and many more. They both want to teach you to be rich.
(Publisher: Rich Press, 2006)



Think and Grow Rich by Napoleon Hill

The classic of classics on the subject of personal achievement, this book has helped millions of people to lead richer, fuller lives, to attain career advancement, to improve personal relationships, to define true joy in life and to build substantial monetary wealth. The principles can be applied by any individual in any occupation, at any age, regardless of your economic circumstance.
(Publisher: Random House, 1976)



You Were Born Rich by Bob Proctor

Bob Proctor's *You Were Born Rich* is for those who want to improve their lives. He says *action* separates winners from losers. In his book, Proctor shares his ideas about responsibility, forgiveness, attitude control, goal setting and believing in yourself. He inspires you to muster the courage necessary to take control of your destiny—financially and personally.
(Publisher: LifeSuccess Productions, 1997)

Profile

A Born Entrepreneur

by Wendy Rudman



Photography by Marc Longwood

In one year with Wealth Masters, Michael Force halved his workweek and tripled his income.

Michael Force learned about the value of entrepreneurship as a child, growing up on his parents' 250-acre ranch in northern California. He saw how they used their work ethic, drive, motivation and focus to build a successful horse-breeding business. The lesson he learned from those early years? "You're not going to get rich working for someone else," he says.

So, except for a four-year stint in the U.S. Marines after high school, Michael has always been his own boss. Through putting in long hours—as many as 70 a week—he generated close to \$20,000 a month in sales for a variety of companies during the 10 years since leaving the military. "I've seen what works and what doesn't," he says about those years. "I've always been a six-figure earner, but I was always working 60 to 70 hours a week. I was trading time for money."

In the past 12 months, Michael has seen his monthly income multiply dramatically while his workweek has been cut by more than half. An independent consultant with Wealth Masters International, the 36-year-old Executive Committee member and top earner now makes almost as much in one month as he did in a year in his other sales positions. "It's powerful," he says. "It's just because I switched the time ratios."

Talking to Winners

Michael says that at least part of his ascent can be credited to the marketing platform, CarbonCopyPRO, which acts as a "sales funnel" for Wealth Masters. CarbonCopyPRO sifts through the prospects until the right ones come to light, he says. "In traditional sales, you spend 90 percent of your time searching through the sand trying to get down to the nuggets," Michael says. "CarbonCopy does the legwork. It does all of the telling and the selling and the sifting and the sorting."

That means that Michael now spends most of his time talking to people who are ready to listen, and he has eliminated most of the work of finding them.

Time Leverage

In his first months with Wealth Masters International, Michael realized the power of spending less time earning more money. He estimates the amount of time he puts into his career at between 20 and 25 hours a week, which leaves him plenty of time for activities like mountain-biking and hiking. He also has more time to travel, which is one of his passions. In the last 12 months, Michael and his wife, Dalila, have visited half a dozen countries and at least a dozen states. Some travel, but not all, was work related.

He learned to work hard from his family, but he also learned to live without ostentation. Michael and Dalila live in a high-end condo atop a hill overlooking a valley, and they drive nice cars. But they don't wear their wealth. They plan to buy a house and start a family soon. "I like nice things, but I'm not entirely bling-bling," Michael says. "I tend to put my money where it appreciates, not depreciates."

You're not going to get rich working for someone else.

Home:

California

Family:

Wife, Dalila

WMI Status:

Executive Committee member, Top Earner

Former Occupation:

Sales, U.S. Marine

Vital Business Tip:

Be persistent and

be consistent.

Surrounding Yourself with Success

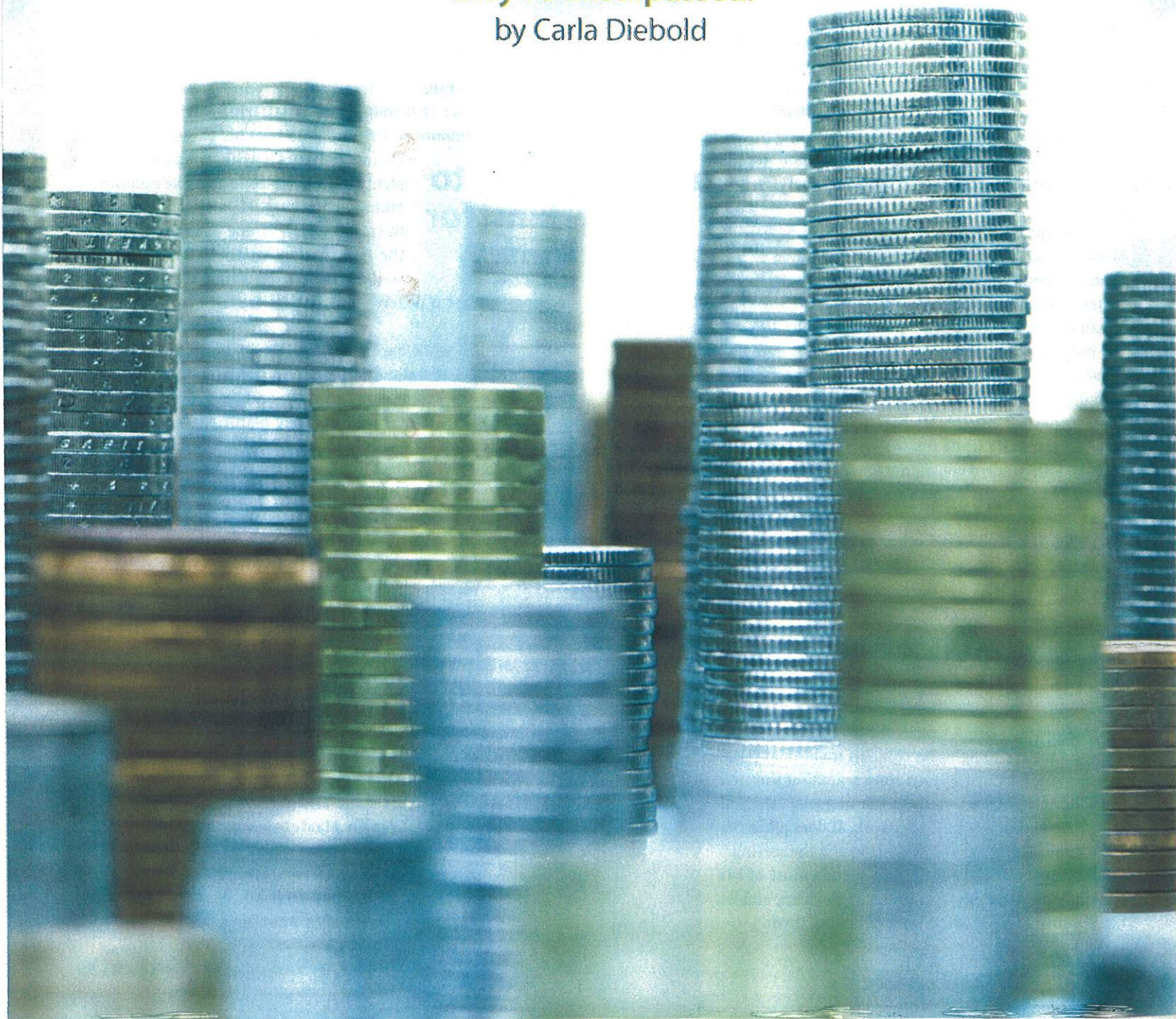
The power of his newfound business is in Wealth Masters' products and how it teaches people to succeed. Part of it is learning to surround yourself with successful people. Most people tend to associate with those whose income is within \$10,000 of theirs. What would happen if you got rid of your current friends and replaced them with millionaires? Michael knows the answer, firsthand. "It wouldn't be long before you would be a millionaire," he says.

He counts some of the relationships he has built through Wealth Masters as among the greatest rewards of the last year. "There's a lot of synergy, a lot of teamwork," Michael says. "Traditional sales are very cutthroat. That's not us at all. We help each other. There's a real sense of community." ■

The Benefits of Jobs Well Done

The incentives and rewards at Wealth Masters International may be unconventional, but they're unsurpassed.

by Carla Diebold



"There's no other company out there that offers what we have," says Karl Bessey, president and co-founder of Wealth Masters International. This is a broad comment that can span a variety of WMI's distinctions: its product line, its compensation plan or, in this instance, its rewards and incentives program.

Unconventional Rewards

When companies refer to their incentives and rewards program, they're usually talking about trips and money. It's proven and solid. But at Wealth Masters International, it doesn't necessarily play out

"We find where they'd like a gift certificate, and they go on a shopping spree."

*—Karl Bessey, President, Co-Founder,
Wealth Masters International*

like that. Karl, along with CEO and Co-Founder Kip Herriage, enjoy motivating WMI consultants by creating unique incentives. "Kip and I are big believers in rewarding people who build our company. We always go on feedback from our members to make sure that we're giving things that really inspire people and that they're proud of and can use," Karl says.



So they've learned to be flexible and change their incentives as their consultants' needs change. "What we did for the first few years was give away trips. We gave away cruises to Greece, the Caribbean, Hawaii," Karl says. Because WMI terms itself "The Lifestyle Design

Company," they tried to help consultants create a fabulous lifestyle experience. "We want people to be able to come and work, but we want them to go and enjoy life too and have fun," he says.

However, the passionate WMI consultants were interested in more than just vacations. "We quit doing trips as rewards a few months ago. Frankly, we do so much traveling with the business model we have, we're going on four or five trips a year just with the business involved," Karl says. WMI has an average of three conferences a year plus marketing events across the country. So while earning a trip is an exciting reward, the idea of leaving town again after just returning from another trip isn't always appealing. "A lot of times people just came back from a trip, and most of us want to come home



and produce and do what we do," he says. Really? Is this a little bit of company-speak?

Nope. Turns out, these aren't your ordinary business trips. First, the events occur in highly desirable locations in the United States or as far away and exotic as Budapest, Hungary. And, once there, it's a lot more than just a company event.

"We go early, we stay late," Karl says. "So when we go to an event, it's not just fly in, go to the event, and hurry up and fly home. I mean, we have people who develop some lifelong friendships. You meet incredible people at these events, people who are going to be



your friends forever. You're going to be able to meet your mentors and then, to top it off, it's a vacation in itself. When you attend all the events throughout the year and you arrive early and stay late, then your life is kind of like one big vacation after another."

Tangible Benefits

So WMI changed the format for rewards to include more tangible benefits.

A good example of one of WMI's "tangibles" is a \$10,000 Rolex watch awarded to the top consultant at the m² conference in Las Vegas in July. Second place is \$5,000 of the golden eagle gold coins, and third place is \$3,000 of the silver eagle coins. Not cash, exactly, but rewards that can grow in value. WMI and its employees like the gold and silver eagle coin idea.

"We're big-time into precious metals," Karl says. "We've been telling people to buy gold and silver for three or four years—back when it was \$400 an ounce. We looked at this and thought, 'This is a no-brainer; we can give them gold and silver.' And from what we see coming over the next several years, they're going to make pretty good money if they'll hang onto it."

Then there are the quarterly rewards for WMI top achievers. "We give awards for top m¹ sales every quarter. We give them gift certificates to the store of their choice," Karl says. "For instance, maybe they want \$5,000 to spend at a certain store. We allot an amount and

"When you attend the events, your life is like one big vacation after another."

—Karl Bessey

contact the people, find out what store they'd like a gift certificate for and they go on a shopping spree." Not cash to pay off debts or put aside for a rainy day, but money you must spend in a store. Who's going to sneeze at that?

Nods of Recognition

As much as WMI consultants like the rewards and incentives, they also deeply appreciate the recognition. As Karl says, "To have your name called, then go onstage and walk away with an award, just to be recognized in front of your peers is big for any professional marketer."

This recognition is reinforced with a plaque along with write-ups on the WMI Web site and features in its newsletter. "Monthly, quarterly, for every event we have a special page on our Web site where you can go and look at our recognized consultants," Karl says. "We put them in the spotlight so all the other consultants can see them."

Investing in the Future

WMI regards its generous incentives and rewards program as money well spent toward the future of their success. "We love recognizing and awarding people who are growing our company, and we'll always do that," Karl says. "We're all about giving back and making the world a better place, and we're obviously going to always make sure that the people who are building our company are taken care of."

And if the current rewards and incentives lose their appeal? WMI will poll the consultants and determine what's best. WMI realizes that, above all, happy consultants make for a successful enterprise. ■

A photograph of a man from behind, wearing a light-colored button-down shirt, standing at a wooden podium. He is speaking into a microphone. The scene is dimly lit, with a bright light source from above creating a lens flare effect. The background is dark and out of focus.

WMI Outstanding Leaders

These m³ Master Consultants are
setting new standards for excellence.

by Angela E. Soper

British Columbia native Norbert Orlewicz always knew he wanted to get involved in a home-based business—he'd just never found the right one. With Wealth Masters, he was intrigued with the diverse range of products and education the company offered, as well as the Internet-marketing approach. He knew there was a need for such information, and the compensation plan impressed him. So in August 2007 he signed up, went full time within 60 days, and today he is one of the company's top leaders.



Norbert Orlewicz

Internet Marketing Makes All the Difference

Because Orlewicz struggled financially for a long time before joining Wealth Masters, he wants to help as many people as he can. He plans to use his success to give back, especially by providing a comfortable retirement for

I couldn't even imagine opening a traditional brick-and-mortar business with what I know is possible when you use the Internet. —Norbert Orlewicz

his parents, who made many sacrifices for their family after immigrating to Canada in 1982. In addition, he and his wife hope to sponsor more at-risk children (they now sponsor children in Nigeria and Guatemala).

Most of all, Orlewicz treasures the time freedom he has so he can enjoy watching his young daughter grow up. "I couldn't even imagine opening a traditional brick-and-mortar business," he says, "with what I know is possible when you use the Internet."



Sonny Pham

Creating Wealth Today to Help Others Tomorrow

m³ Master Consultant and Advisory Committee Team member Sonny Pham was attracted to Wealth Masters by the financial education the company offered and the opportunity to grow his family's wealth. He was also impressed by the honesty of the company's leadership and the family environment. Combining all of this with the ability to help others, Pham signed up in September 2007 and now holds a top leadership position.

"The good thing about this [business] is you don't have to sign up a lot of people to make money because you're dealing with top-tier products," Pham says. When he meets someone who asks what he does for a living, Pham simply says, "We teach people how to make money, how to save it, how to keep it and how to grow it." This is important, he believes, since most people aren't taught about money in school.

He then directs interested individuals to his Web site and the sophisticated marketing system takes it from there. Although a consultant for less than a year, Pham is confident he will reach his goal: to retire within five years with financial freedom and with the time to do volunteer work helping others.

Moving Forward Keeps Him on Track

He's a musician, former med school student and bartender. Now, at 26, he's one of Wealth Masters' top m³ Master Consultants after signing up in February 2007. Brian Fanale from Virginia believes Wealth Masters' CarbonCopyPRO is the marketing tool that gives consultants like him the real power to be successful. "Someone can be up and running and

get an online presence within an hour," he says. "Everything they need to know is in there—every marketing tactic and technique that we're doing to make money."

Someone can be up and running and get an online presence within an hour. —Brian Fanale

Fanale likes the laid-back approach to sales that the marketing system offers. Although consultants must certainly work to reap rewards, they don't have to "bug people or cold call" to generate interest in the products or the business. And for this reason, Fanale believes Wealth Masters is unlike any other network marketing company. To be successful, Fanale advises consultants to "move forward" and to develop a mindset that ignores negativity and concentrates on the opportunity. And his goal? To earn \$50,000 in residual monthly income. "I want to have at least 20 people on my team making at least \$20,000 a month."

At Last... Refreshing Entrepreneurship

For Coloradans and m³ Master Consultants Kevin and Jennifer Whittemore, finding Wealth Masters International was refreshing. "It was a breath of fresh air to find a business where they didn't hype it, they didn't oversell it, they didn't exaggerate it," Kevin says. After meeting the owners, their decision to join was cemented, and the Whittemores signed up in late October 2007.

"It was the level of the compensation plan that really attracted us and kept us here," Kevin says. The Whittemores soon reached their original six-figure goal; now they've set their sights on earning six figures a month.

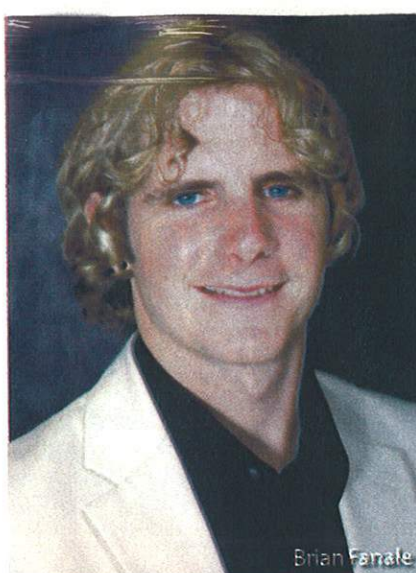
Although they of course appreciate the financial rewards and training, Kevin says both he and Jennifer would say the biggest reward their association with Wealth Masters offers is increasing self-actualization and fostering more understanding of themselves. "That aspect of it, to me," he says, "resonates a lot more than the financial aspect."

Products He Could Believe In

As someone who was already involved in direct sales and network marketing, m³ Master Consultant Harold Roscoe from British Columbia knew a great deal about the industry. So when he was introduced to Wealth Masters International in the summer of 2005, he knew the kinds of questions to ask. After talking with the owners and those already involved, he based his decision on the future of the company and his chance to get in on the ground floor. What sealed his commitment were the products. "They were something I could believe in and be happy selling," he says.

Today, Roscoe continues to be impressed with how one of the marketing systems, CarbonCopyPRO, evens the playing field for everyone who joins. And the income met his expectations; he hit the ground running and started earning commissions right away.

But Roscoe counts the ability to work from home on *his* schedule to be one of the biggest rewards of being a Wealth Masters consultant. As a young father and avid skier and biker, he appreciates having the time to enjoy life. "Yesterday, I took my daughter to the circus," he says. "If we had regular jobs, we couldn't do those things as much." ■



Brian Fanale



Jennifer & Kevin Whittemore



Harold Roscoe

Profile

A Marketing System That Leads to Success

by Angela E. Soper



Photography by Photoworks

This United Kingdom consultant follows training to a six-figure income.

Wealth Masters m³ Master Consultant Ann McLaren found Wealth Masters in October 2007 when she clicked on an Internet ad. Already involved with a network marketing company, she was familiar with home-based businesses. But she had no idea how Wealth Masters would change her life. Today, less than a year after joining the company, she is well on her way to earning her goal of \$100,000 a month. Impossible, you say? Not in the least. And that's because Ann is no ordinary businesswoman and Wealth Masters is no ordinary business.

Ann credits her amazing success to Wealth Masters' easy-to-follow marketing system. "I just followed the training," Ann says. "They have a step-by-step marketing guide and it's pretty much idiot-proof. I didn't do anything out of the ordinary." But once she got started, her results were extraordinary.

Wealth Masters Is Like a Breath of Fresh Air

As a former freelance translator who spent 18 years living in Germany translating material for German companies, Ann says moving away from that life of sitting in front of a computer day in, day out has been "like a breath of fresh air." She says she was attracted to Wealth Masters by the company's direct sales marketing system, its "breathtaking" compensation plan, and the product offerings. "I wasn't even looking for a new business," she says. "It found me!"

Ann uses Google ad words to market her Wealth Masters' business, and she made a point to brand herself as well as her business. "I positioned myself as someone people may be able to identify with," she says. "Someone they may want to work with and who might be able to help them achieve their goals and ambitions."

Wealth Masters' marketing system offers a unique approach to direct sales, enabling consultants to build their businesses without employing traditional sales techniques. "Can you hear the gasp of horror at the thought of it?" she says with a laugh when asked about not having to talk up the business continually. "My ads do everything for me. If it were the case of cold-calling or telling-and-selling, we wouldn't be having this conversation."

Ann says her only job is to drive traffic to her capture page. Then the system takes over and does the

rest. "That's the beauty of it," she says. "That's why people with no experience in sales or marketing are able to make such a success of the business. This is the best home-based business in the world, bar none."

Serious Success Requires a Serious Commitment

Ann encourages people to join the company at the highest level possible. She realizes making a large investment can be scary at first—she dipped into her retirement fund to join Wealth Masters as an m³ Master Consultant—but she feels strongly that it's the best way for individuals to not only earn income but also to benefit

from the financial education the company offers. In her case, Ann decided that if she were going to do it, she was going to do it right. And so far, she's been doing things quite right—she currently makes an average of one Platinum Plus sale a month, which nets her a \$10,000 commission. "If you've invested the kind of money where it actually hurts, it's going to put rocket fuel in you," she says. "It's really going to motivate you. You're not going to fail because you're going to do whatever it takes."

Income Potential Is Just One Benefit

Ann says she joined Wealth Masters because of the compensation plan and the income-earning potential. But she soon realized the company offered products that genuinely make a difference in people's lives and their financial educations. "I realized the income potential pales in significance to the wealth-creation opportunity," she says. "I find it exciting that we're exposed to wealth-creation opportunities that normally would be restricted to the super wealthy."

Approaching her first anniversary as a highly successful m³ Master Consultant, this yoga, hiking and gardening enthusiast has set her sights on earning \$100,000 a month within the next 12 months and eventually buying the house of her dreams—with cash. "It's quite feasible," she says. And after hearing her enthusiasm for the business, her respect for the people behind the business and her determination to reach those goals, failure does not seem remotely on her horizon. ■

It's the best home-based business in the world, bar none.

Home:

Northeast England

Former Occupation:

Freelance translator

Vital Business Tip:

Believe in yourself;

if you don't,

no one else will.

Close to Their Hearts

WMI has a soft spot for kids, supporting their dreams through its expanding charitable efforts.

by Barbara Seale



Wealth Masters International (WMI) loves making dreams come true—even beyond its unique financial education and investment mentoring. It also reaches into its members' communities to offer support and encouragement.

"Our biggest desire is to help as many people as possible," says WMI Senior Vice President of Operations Mary Dee. "Our slogan is 'Changing the world one person at a time,' and we mean it. We have always said that charity starts at home, and we've always supported our members with local causes."

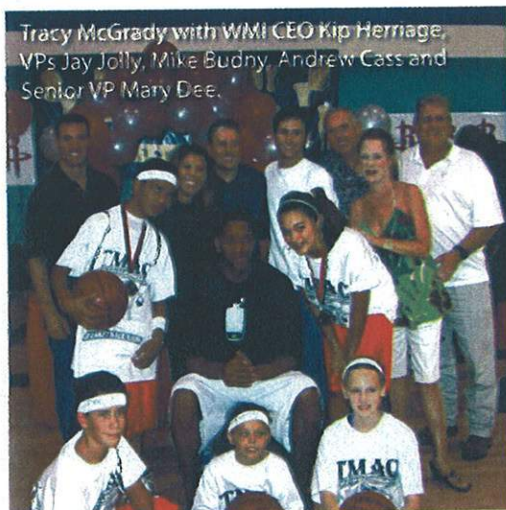
Early on, Wealth Masters became involved with the Hurricane Relief Fund for those affected by Hurricane Katrina. It also sup-

WMI's charitable influence is now nationwide.

ported WMI members who were affected by the California fires in 2007. Locally, WMI has been involved with the children in its headquarters city of Sugar Land, Texas, by working with the local food bank. WMI members around the country became involved with their local food banks at the same time, donating clothes, food and money.

In 2008, Wealth Masters sponsored a Little League baseball team, helping update the league's ball field. "The monies we donate go to help kids in the community who cannot afford to play on their own or to those with debilitating diseases," says Wealth Masters CEO and Co-Founder Kip Herriage.

Now WMI is expanding its efforts to even more causes. It sponsored participants at the T-Mac Approach Basketball Camp run



Tracy McGrady with WMI CEO Kip Herriage, VPs Jay Jolly, Mike Budny, Andrew Cass and Senior VP Mary Dee.

by Houston Rockets' starting guard Tracy McGrady. The camp usually accepts only 150 boys and girls ages 8 to 13 into the weeklong event that builds basketball skills, helps kids learn courtesy and teamwork, and provides role models in

both sports and life. But so many kids applied in 2008 that the camp expanded into an extra gymnasium and accepted more than 200 children, primarily from low-income families. WMI sponsored seven kids, choosing them through a contest that required educational and sports abilities.

In addition, Wealth Masters, through a \$10,000 donation to the camp, has been recognized as a Community Leadership Sponsor for the 2008 Basketball Camp, which "spreads the wealth" to the starry-eyed youth of the Houston community.

"The Tracy McGrady Approach Basketball Camp would like to thank Wealth Masters International for being the 2008 Community Leadership Sponsor," says camp President and CEO Gregory Williams. "It's an honor and privilege to have this wonderful company impact this year's camp. They have exemplified, with their kind contribution, that the community and its youth have a strong foundation that will last a lifetime."

Tracy McGrady was thrilled with the participation this year. "I am honored to have Wealth Masters International as our Community Leadership Sponsor," he says. "My basketball camp is important to me, and I appreciate sponsors like you who support our efforts. It is not just basketball that the kids are learning at our camp, but they also leave with an appreciation of good sportsmanship, and the knowledge that with dedication and commitment you can accomplish your goals."

"In the group we sponsored, the kids had some great life experiences," Mary Dee says. "They were all very starstruck with Kip. As our CEO, he's famous in our group. It was a big deal to them to stay at his house, and he took them out almost every night. For some of them, it was their first time away from home without their parents or the first time on an airplane. And they had to learn to get along with the other kids and live in a completely different environment for a week."

But WMI wanted to extend its good efforts beyond Houston, so recently it became a national donor to the Make-A-Wish Foundation®. The foundation has granted wishes to children with life-threatening medical conditions since 1980. Not only will WMI make donations to help grant the wishes of sick children, but it will also exponentially expand its influence through its members.

"We want to get our consultants involved," Mary says. "We're everywhere, so we can get everyone involved anywhere there's a Make-A-Wish Foundation. We can do things like give Christmas gifts or locally select a child to help. And through our great network of partners, we can help get wishes granted, even beyond what we do ourselves."

Wealth Masters announced its Make-A-Wish sponsorship just before its m² Wealth Conference in July. With its addition to the WMI charities, the company's charitable influence is now nationwide. **E**



Profile

Marketing Wealth Masters Worldwide

by Wendy Rudman



Photography by George Frey

Jared Prazen has found his way to success on the Internet.

After 12 years in the investment and financial-services industry, Jared Prazen knew about hard work. Into a typical workweek he crammed 55-plus hours at the office, and time for commuting there and back. He liked what he did and felt he was providing a valuable service, yet he wasn't content. Nor was he at home with his family often enough. "I was at a point in my career where I decided I needed to do something different," he says. "I wasn't content with the income I was making or the lifestyle I had."

Jared sought information about Wealth Masters International from an acquaintance in the business. "Because of my background in the financial-services industry, the mission of Wealth Masters and the kind of products we offer really resonated with me," he says. "It probably took only a couple of days for me to decide to get involved."

In March, Jared quit his corporate job to commit to the business full time. "Now, I spend all the time I want to with my kids," says Jared, who at 33 is the youngest member of the Executive Committee. "There's nobody I have to ask when I want to take time off."

And he does take time off. He travels for work, of course, to exotic places like Budapest, Hungary. And he and his family can also take trips for fun. "That is something we really enjoy but weren't able to do before," he says.

Finding His Way on the Internet

Jared realized that the Internet offered unlimited marketing and prospecting opportunities for his new business, but he'd never sold a thing online, not even on eBay. It took him about two months to learn how to generate leads on a consistent basis on the Internet, and he says he still has a lot to learn. "You don't have to be an absolute expert in every aspect of marketing to succeed," he says. "You just have to be an expert at one that's effective."

He had been with the company about six months when CarbonCopyPRO, an automated sales funnel, came onboard. "It's my responsibility to generate the

leads or at least to put the advertising out there that attracts them," he says. "From there, CarbonCopyPRO helps filter those to the most qualified and most interested applicants. That's basically 95 percent of the work being done on my behalf."

You don't have to be an absolute expert in every aspect of marketing to succeed.

"It narrows it down to my picking up the phone and introducing myself to them, getting to know their goals and needs and helping them know if this is the right fit for them."

Traditionally, network marketing has keyed in on home meetings and seminars for prospecting. For Jared, the emphasis is almost

entirely online. "We have built a very effective marketing system that works completely online to essentially expand our circle of prospects far beyond what we can do in a local setting," he says. "I can essentially get my marketing message out to millions of people—not just across North America, but worldwide—in a matter of minutes."

Sincerity Sells

Jared is modest about his success in the business. When pressed for the reasons, he offers that he's not really focused on closing a sale as much as trying to help the potential client. "I don't really think of trying to convince or coerce someone to do something," he says. "I approach it from a consultative perspective. I'm trying to help that individual, to see if that's the right direction for them. If it's not, I'll literally point them in another direction. That kind of sincerity results in a greater amount of success in the long run."

But Jared believes just as strongly in listening to his own instincts. Network marketing is about more than the mechanics of placing advertising, following up with people and closing the deal. "I think it's much more related to where you are as a person," he says, "where you are mentally. I don't think you can overemphasize the importance of personal development."

At a conference in Budapest last April, attendees were doing exercises to help them get over the hurdles that hold them back. Jared offered to read a poem he'd been writing for several years. "Fear no misstep nor blight herein this unspoiled opus," he read aloud. "Calm. Begin to disregard the fears of complacent hordes, and endeavor bold and foreign chords." ■

Home:

Utah

Family:

Wife, Mia; daughter,

India, 7; son, Cole, 5

Former Occupation:

Retirement investment
counselor

Vital Business Tip:

Consistency,
persistence and
massive action

Profile

Building for the Future by Helping Others

by Angela E. Soper



Photography by Wayne Armstrong

Make a Commitment

This top female producer has found a home with Wealth Masters.

Integrity is the first word that pops out of Certified m³ Master Consultant Elaine Love's mouth when she's asked what attracted her to Wealth Masters International. It's a value that helps her continue to build a successful business from her home in Colorado. When introduced to the company, Elaine was struck by what she calls the "absolute integrity" of founders Kip Herriage and Karl Bessey. "And knowing I can genuinely help people in the area that need it most," she says.

With a varied professional background—from business-law instructor to running a chain of tire dealerships in Detroit in the 1970s to founder of a profitable property-management company no one believed could be successful—Elaine has proven that the entrepreneurial spirit can thrive if given the right fuel. And with Wealth Masters, she not only found products people need and are searching for, but also an environment unique in the business world. To her, Wealth Masters International is the ideal: essential products people need and want, a generous compensation plan, leadership with integrity and a solid business plan. "There's something very special here," Elaine says. "I'm home."

An Opportunity to Interact

One of the reasons Elaine enjoys being part of Wealth Masters International is the interaction she experiences with like-minded professionals. "These are some of the greatest, sharpest minds and the most giving professionals I have ever had the privilege to interact with," she says. Because they are on a common mission of genuinely helping people, Elaine says they can create a top professional business and improve people's lives one person at a time. "There isn't any place in corporate America—there isn't any place out there—that has that kind of camaraderie," she says.

As a member of the Millionaires Mastermind Group, Executive Committee and Ethics Committee, Elaine has traveled the country and the world for Wealth Masters International events. And to her, the knowledge she gains from the events is only one benefit—the opportunity to be with other Wealth Masters consultants is another. "We can't wait to see

each other," she says. "We have tendencies to stay up late just because we enjoy being together."

Wealth Masters International's products are key to the consultants' success. Elaine considers the company's Tax Minimization, Asset

Protection, and Wealth Creation products and alliances to be instrumental in helping people make the most of the money they earn.

Supporting the product offerings and the training consultants receive are the Wealth Master alliances. Elaine says

the company's alliances have at least 10—and most have 20—years at the top of their industries. She feels this expertise is crucial for those who want to learn how to make, keep and grow their investments. "If you're going to take advice from someone," she says, "you want to be certain you're taking it from someone who not only knows what they're talking about and knows what they're doing but also has actually done it. This is not lip service; this is from performers."

These are some of the greatest, sharpest minds I have had the privilege to interact with.

Develop Yourself and Give of Yourself

Elaine is a big believer in developing yourself to be truly successful. The theory of working harder on yourself than on your business rings 100 percent true with her, and she feels too many people ignore that aspect of building a successful venture. "This business is very much a people business and a marketing business," she says. As one of the top female producers for Wealth Masters International, she puts great stock in making sure her actions benefit others. "I've been able to achieve some wonderful things in my life," she says. "Now it's my turn to give back and help others reach their goals and their potential."

Throughout her life and professional endeavors, Elaine has understood that life is more than just work—it requires balance. Whether it's hiking the Inca trail in Peru to celebrate her 55th birthday or climbing two 14,000-foot Colorado peaks in one day for her 60th, she makes the most of every minute of her life. She believes women can be feminine, athletic and successful if they set their sights on reaching their goals. "I just make up my mind, go for it, learn what I need to learn and do what I need to do as long as it never harms, but always helps, the people I meet along the way," she says. **E**

Home:
Colorado
Family:
Sons: Doug, Dan;
grandsons: Kaden,
Kyler, Gordon and Gus
Former Occupation:
Owner, property-
management business;
bakery owner
Vital Business Tip:
Work on personal
development, know
your product well and
learn marketing.

Make a Commitment to Your Future

Well into our fourth year of business, one thing has become very clear: Wealth Masters International's real-life education and access to trusted experts are needed now more than ever.

The average person is being forced to deal with complicated issues like never before. From record levels of high-interest debt to a recessionary real estate market to an ever-declining stock market and the uncertainty of the job market, stress levels and anxieties about the future are major concerns. The great news is that there are powerful options available to everyone, and at WMI we proudly make these accessible for all of our members. For far too long the wealthy and well-connected have had nearly exclusive access to these life-changing strategies. Now, WMI's products and services have removed the barriers once and for all, giving everyone an equal opportunity to live the life they desire and deserve. We accomplish all of this in a one-of-a-kind business environment, removing the conflicts of interest that exist in just about all professional relationships. This approach allows our members and consultants to work with the very best at what they do in the most important areas of a person's life: wealth, health and wisdom, and to do so in complete confidence and trust.

We've seen the powerful results of this holistic model firsthand, and the future for our members and for our company could not look brighter.

Kip Herriage

CEO and Co-Founder, Wealth Masters International

Having been involved in the direct sales industry over the last decade, I have to share how pleased I am at where WMI is today. We are strongly positioned to be the household name in this industry. We have an unmatched product and service line that everyone around the world so desperately needs. Top it all off with our one-of-a-kind compensation plan, and it becomes very clear why we continue to attract the top marketers from all around the world.

This company was not created to make the founders wealthy. Kip and I believe that the people doing the work, our consultants, should be paid and paid very well for their efforts. And they are. We have also made it possible for them to receive a very lucrative residual income or infinity bonus on team sales. We believe that, down the road, as you build your business, you should continue to be compensated for your hard work and commitment.

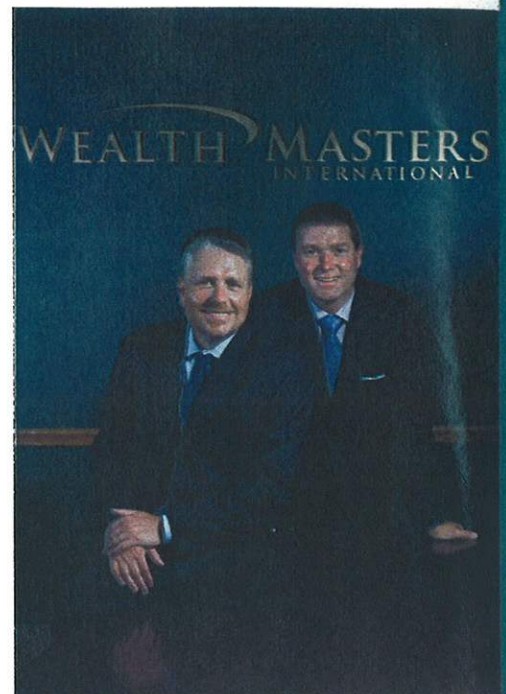
We continue to get e-mail and phone calls from new consultants who praise the incredible training, support and leadership we have here at WMI. What that means to *you* is that if you've never been involved in the home business industry until now, then no worries. Everything is in place to ensure your success. The only thing missing is you. It is so exciting to see people from all walks of life develop into leaders and top producers.

This company was built with one focus in mind: to create success and wealth in others, one person at a time. We have done this from Day One and will continue do so. That is our promise to you. If you're looking for a company built on this principle, then you have found a home with Wealth Masters International.

Welcome to our Wealth Masters family.

Karl Bessey

President and Co-Founder, Wealth Masters International



Kip Herriage and Karl Bessey

Surviving an Avalanche of Paper...



THAT'S NEAT.

Organize your paper, simplify your life.

If you're overwhelmed by receipts, business cards, and other paperwork, NEAT Receipts can help.

It's a total solution: hardware and software that scans, reads and organizes your expenses and other documents. It's an easy-to-use system that helps you create expense reports, manage

business cards, create an organized database of documents and even prepare for taxes.

NEAT Receipts is USB-powered and extremely portable, so you can get rid of paper at the office, at home, or on the go.

Try it once and you'll agree: THAT'S NEAT.

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amazon.com

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IMAGE

Buy.com

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Fry's

MICRO CENTER
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Sky
Mall



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The Fun Ships.