

InfinexUniversity.com Presents: H.E.L.P.Sys - The Hyper Efficient Leverage Protocols System A Thinking Adults' Guide to Becoming a Member of the New 1%

*"HELPSys is the only proven 90 day method for the creation of a Multi-Million-Dollar retirement fund.
Build multiple sources of safe, secure, sustainable and diversified wealth with very little effort.
All without the usual inherent risks of personal capital investment".*

Warning: The information contained in this guide is for mature audiences only. If you are easily offended by an occasional burst of "colorful" language, this may not be the right venue for you because we intend to say what's really on our mind.

Bank Secrets Revealed: As you are already keenly aware, opportunities for making decent money in this economy are becoming increasingly rare and any chance for the average person to actually become wealthy has become virtually non-existent. We understand that just about everyone who finds themselves reading this material is looking for a way out of the financial hellhole commonly referred to as daily existence. We don't give a rip what your background is or whether your educational achievements include a PHD or GED because those titles mean nothing when viewed from an instinctual capacity of your ability to learn how to earn real money. You either have that [untapped] innate ability to succeed within you right now or you don't. All we can do is assist you in enhancing the intellectual and wealth creating gifts you already possess.

As long as you are intelligent enough to be able to read and understand the material we cover, yet humble enough to actually USE the systems offered by InfinexUniversity.com, you will be amazed at how fast your financial situation makes a complete recovery.



Speaking of time, if you are one of those perpetual "opportunity seekers" [we call those people tire kickers] who are on a quest to find the "golden path to easy, instant riches", you might as well stop reading right here and pass this information on to someone else. The reason is that you're living in a fantasy world of expecting instant financial gratification without having to actually DO anything to earn it, while the real world dictates otherwise. We [those of us responsible for this program] personally know dozens of "opportunity seekers" who have spent decades "seeking" but never finding a solution for obvious reasons. It's a sad condition they have, but not a disease that we can cure. Here's why....

One of the main secrets that separate wealthy people from the masses can be summed up in one word.... **Patience**. This diagnosis may come as a shock to the tire-kickers, but here it is anyway. You must understand, right from the beginning, that even though you are actually becoming richer than you can possibly imagine, your current financial life will not visibly improve during the next year as a direct result of our system. So, the new cars, houses and trips to Switzerland are going to have to be postponed for awhile.

Therefore, if you are "financially challenged" right now, you will have to find a way to survive until the "treatment" has a chance to work. The prescription to cure your financial malady says that yes, after 4 years you will begin to see some actual [spendable] results. In 5 years you will be kicking just about everyone's financial butt that you know. After 7 years, well let's just say you might be looking for some new friends to replace the doubters who gave you so much grief when you were getting started. If you cannot handle acceptance of these facts, then please do yourself a favor and move along to something that offers the short-term cash you need now. **NOTE:** You Can earn substantial monthly commissions with HELPSys, but you must decide if spending those funds today is better for you than using them to build a better retirement portfolio. The building of real wealth is no joke. It requires patience and intelligence along with the vision to see what is being built and the intestinal fortitude to let things grow naturally rather than having expectations of somehow getting rich overnight. The basis for wealth that separates those who have it from those who don't comes only through understanding and perseverance.

Here's a parallel truth that can be found right in nature, maybe even in your own backyard. Annual crops [those that produce 1 crop, then die] have a modestly decent market value, if they don't get wiped out. However, it is the Perennial crops [like trees & vines] that contain the real [sustainable] values because after they have a chance to mature, [which can also take 5-7 years] they produce your highest value commodities each and every year. Sure, those perennial crops can be subject to a bad year here and there, but they usually bounce back quickly and that's exactly what you want from your "financial farm" as well.

Since the material covered herein is based on a solid foundation of facts, it should [if you do your part] once and for all time allow you to finally quit being one of the scared, worried or otherwise troubled 99% of the population concerning your financial future.

Please attempt to use as much caution as possible when offering discussion of this material to others. The last thing we want to be responsible for is the creation of a new wave of arrogant, cheap, self-entitled millionaires who think the world somehow owes them something but who wouldn't personally drop a 25% tip on a restaurant waiter, no matter how deserving s/he was. Society already has more than enough of those types of people and we don't need any more... Agreed?

Selfishness, greed, extravagance and wastefulness are just a few of the traits of personal weakness that characterize a large percentage of the existing 1% [wealthy class] who have been responsible for the bulk of our financial problems in this country. Therefore, let's agree to set out from the beginning to do our best to avoid perpetuating the further demise of our society by not putting this material into undeserving hands whenever possible.

We contend that the New 1%, [especially the portion we at Infinex University are helping to create] need to become better stewards of personal finance than the existing 1% for the betterment of society as a whole. That ideal starts by not compounding our problems from the beginning and in only associating with the best people we can find. ***It starts with you.***



Are you a Sitting Duck? According to some of the latest surveys conducted by sources like Forbes and Business Week, it has been reported that roughly 7 out of 10 Americans have Less Than \$1,000 in savings. How shocking is that figure in a country that prides itself on individual prosperity? Most people really are Sitting Ducks [financially]. Think about this, what would happen if you suddenly were faced with a major [\$5,000+] expense like a car repair, trip to the emergency room or loss of your job for 3 months? The sad fact is that the majority of people, even those whom have worked for decades, would have to try and borrow their way out of any situations like that because they're Broke, Sitting Ducks. Unless you learn to take responsibility for and control of your present monetary situation, life is going to continue to be one financial struggle after another.

There are a few ways to realistically improve your financial situation so you don't end up going through life like a Sitting Duck. However, ***only HELPSys*** has the ability to generate life-changing, sustainable, annual revenue streams in such mass quantities and at virtually no out-of-pocket-cost, using highly effective, proven banking methods for advanced financial leverage.

What exactly is HELPSys ?

HELPSys is [Infinex University's](http://InfinexUniversity.com) acronym for the **Hyper Efficient Leverage Protocols System**. This is a multi discipline, college-level program that is unlike anything you have ever experienced. You will be using the most powerful financial tech tools available. The expectation is that you will gain real-world competence as an independent financial professional through real-time implementation of our proprietary processes and algorithms for the actual creation of substantial wealth to your own accounts while learning how to hone your skills as you create, protect and leverage your own growing financial portfolio. **This is your one real shortcut to gaining true sustainable wealth.** The quicker you come to this understanding, the better off your life will be.

Through a combination of text, audio, video and personal instruction, you will learn to run our proprietary financial software that will allow you to achieve levels of mass financial leverage, known [outside our students] only to a tiny group of professional global bankers, traders, investment brokers and hedge fund executives.

Examining the HELPSys course curriculum from a big picture perspective:

There are currently 17 types of account categories available, each utilizing 6 unique levels of individual performance advancement for a total of [at least] 102 different industrial-strength financial accounts and an unlimited number of modules that can be created during the term of the full advanced course or about half that amount can be accomplished in the beginning course stages.

Consider this fact for a moment and really let it soak in to your deepest realms of thought. EACH one of the 102 potential accounts you have the opportunity to open and run for yourself during your HELPSys course enrollment has the standalone potential to achieve multi-million-dollar gross revenue valuations. Therefore, if ALL you ever did was set up just one or two accounts and left the other 100 on the table, within 5-7 years you could still be wealthier than 99% of the worlds population!

You want to challenge yourself to become financially smarter and wealthier than you ever thought possible? Then you've got everything you need to make it happen right here with [Infinex University](#). Your progress and competency will be graded based on your overall grasp of the course concepts along with your ability to demonstrate actual, in the field implementation of course lessons. Lab scores will be graded based on your ability to create accounts that generate real amounts of money. In order to achieve the highest scores, you will be required to further demonstrate your understanding of how to maximize leverage of those accounts during the active time-frames for the student participation portions at each level of the individual course.

As you may have already surmised, by the time you are ready to graduate from the Infinex University HELPSys course, whether you opt for the 2 year Associates course or stick around for the 4-year advanced Professionals course, your financial future will already be developed and secure. Even if you were to fail to achieve full implementation of all the 102 accounts available in the allotted time, you would still have the knowledge of how to finish any overall goals of the task. By then, you should also have dozens of active [cash generating] accounts to fall back on. Any ONE of which of those accounts having the ability to easily earn you more per year than any other working profession you could have chosen. **Therefore, failure is NOT an option with HELPSys.**

The HELPSys course at [Infinex University](#) is unlike any educational experience you have ever encountered.

Not only will you learn many of the most closely guarded banking secrets of the mega-rich, you will learn to do it without risking your own money. These are the exact same processes that global hedge-fund Billionaires are currently using everyday. In almost no time, you will be turning tiny investments into staggering fortunes while learning to manage, protect and diversify your profits. Anyone who completes the HELPSys course has very little choice but to become a self made multi-millionaire.

HELPSys: A simple, 3 step process for quickly transforming your financial future:

Obviously, in the real world, no one expects anything of value to just be handed to them on a silver platter. This opportunity is no different in that you will be expected to earn your own way. However, when you boil everything down to it's basic three elements, the beauty of the 3-step HELPSys process over any other financial program is that by following our system as outlined, you avoid personal capital expenditure while maintaining full control over your investment portfolio. HELPSys is extremely intuitive and makes the process of becoming financially independent as easy as 1, 2, 3...

1. Generate investment capital: Your training begins by first learning how to raise a never-ending supply of your own investment capital. As you perfect the process of capital acquisition through real-time practice, you gain increasing confidence in your ability to generate all of the investment capital you will ever need to accomplish your financial goals.

2. Learn mass-leverage investing: This is when the money magic begins to happen. As your training progresses, you will learn the intricate details of professional money leverage and how to take your micro-investments and generate massive financial returns you won't believe are possible. These are the secret skills used by global banking elites that we have unlocked which allow you to turn the venture capital you earned in step 1 into small fortunes following proven, mass leverage monetary growth techniques.

3. Implement and manage your investments: Create your individual investment portfolios based on current and future needs. Begin with a basic 4 component portfolio then progress to a 10-50 track system as your management ability grows. Since it is not enough to merely learn how to make money, HELPSys is dedicated to teaching you what to do to keep what you have earned using the most efficient money management, protection, growth and inflation-proofing techniques available.

By learning and mastering the 3 fundamental investment skills above, you need never be broke again. Depending on your personal motivation abilities, within 90 days you can have a fully functional retirement account in place and a dozen or more matching financial accounts set up in as little as 6 months. A little part time effort, tempered with some patience and sound judgment is all it takes to change your financial life forever.

How the World looks - From a perspective of the [dwindling] Middle Class:

Most people realize that they don't stand a "Snowballs chance in H***" of ever becoming rich and just want to live in a little comfort while knowing that when it's time to retire from 40-50 years of slavery, they won't have to pack up and go live under a bridge somewhere. There's a lot more to it, but here are some basics to consider and WHY the HELPSys course can make you wealthy:



Retirement... The Ethereal American Dream:

With over 10,000 new members coming up to an eligible retirement age *per day* right now, just about every Baby-Boomer dreams of a comfortable retirement with all of the bills paid, an occasional vacation and some cash to spare for emergencies. The unfortunate reality is that beyond the pittance of Social Security, most people have waited far too long to make this vision an actual reality. The economy of the past 40 years has not been anything like it was for the previous generation where one spouse could go out and earn enough to support the whole family while owning a home and living debt-free.

Those days are over and if you look around you will discover that price inflation is taking away even the smallest little bit of financial security that most people have been able to accumulate. Even a trip to the gas station or grocery store [especially if you hit the

meat counter] is becoming more like an event rather than an everyday occurrence. Social Security has no way of keeping up with these increases for the elderly and if you are 50 or under right now, you can pretty much kiss off the idea of Social Security [AKA: So-Sad]even being a substantial part of your future retirement income. So now what?

Achieving A Solid Retirement... By The Numbers:

With an expected average retirement age of 67 and a projected longevity out to [at least] 85, you are going to have to prepare to maintain your lifestyle for a minimum of 20 years and the common number thrown around is that you will need about \$1,500,000 in Liquid [cash] reserve assets in order to do that comfortably. That's around \$6,000 a month which may sound like quite a bit to some, but the longer into the future your retirement start date is, the less that money will be worth. If you factor in increasing life expectancies or any additional major expenses, your retirement nest egg might have to be much higher.

Death of The Middle Class and What To Do So You Don't End Up Like The Rest Of Them

If you're a Baby-Boomer and you are starting to consider some retirement ideas, you may already be out of time without a solid backup plan. Although we have been telling our subscribers the same information you will be reading below for about a decade now, not many others really realize how screwed they are in relation to ever being able to retire and what is coming down the pike that will be making things even worse for them. Contrary to the popular myth, Ignorance is NOT bliss.

This mess has been building for decades, but during the past two years alone, [not including Covid] the reality of a major financial market meltdown has accelerated dramatically and smacked quite a few normally informed people right in the chops as if what was happening was some sort of "surprise" even though the truth of this dire situation is all around them. The exposure of these financial events come as no surprise to current Infinex University students, but so many others will look at each item as a one-off event, not realizing the bigger picture long at play by the financial elite which will, and already is, devastating the middle-class.

Look, we know that there are 1000's of promises being made on the internet about "How To Get Rich Quick", but none of them work... Do you wonder why? Because none of those strategies are based in reality. So, what is this "reality" we speak of? Simple, unless you are doing exactly what the 1% are doing to make money, it won't be accepted and eventually you will fail. The articles and links below are testimony that this is a proven fact.

Face it, fully half of all families in America earn less than \$50,000 per year and according to the Social Security Administration, nearly 40% of ALL workers make less than \$25,000. How sad are those facts? There's more...

It's easy to see why people are looking to make more money, but it should be just as easy to see why the average Joe six-pack might freak-out a little when people like us come along and tell them they have the potential to earn \$200+ Per Hour, or a month's wages [for them] in a few hours. It takes some time for them to process that reality and many will never grasp the concept.

Anyway, the reality is that if you can't get up to speed and start earning at least \$100,000 a year, you are going to struggle financially every-single-day and you will then eventually be "left for dead" when the next few waves of inflation start hitting the proverbial fan. Make no mistake, hard times are on the way but most people won't notice until it's too late to do anything about it.

The fact is that the rich will continue to get richer while the poor will continue to get poorer. That's just the way it is and the choice to pick sides is yours. So either accept the facts now and adjust your future to include success or wait, resist and complain until you are forced to accept your chosen fate later.

Now, we could yap all day until we're blue in the face about these realities, but we've decided to let a bunch of highly credible economists, analysts and other sources chime in and take this conversation to a much higher level, so back to business...

Rather than re-hash the obvious, we're just going to try to arrange things in a semi-cohesive manner, then let you hear things directly from the horse's mouth if you're so inclined to dig that deep.

The takeaway from all of the "bad" news below is that our entire system is designed to transform this disaster into something that works for you and turns it into **the Absolute Biggest Financial Opportunity of Your Lifetime**. Of course, we don't expect that you have put all the pieces of this giant puzzle together yet, but trust us, it's all here and everywhere else around you [when you know what to look for].

Don't just take our word for the financial calamity that's headed your way. Here are some great beginning research clips from articles that we believe will become of extreme importance to you in the broad scope of all things related to your [soon to be successful] financial future. Links to the full stories for those wanting to know more are embedded into the title of each article.

[Almost half of Americans die nearly broke](#)

Will you end up being one of them?

In a conclusive GoBankingRates study, 69% of adults admitted to having less than \$1,000 in the bank, while 34% said they actually don't have any savings at all. But apparently, this collective lack of savings doesn't get all that much better with age. A study by the National Bureau of Economic Research found not so long ago that almost half of Americans die nearly broke. Of the general population, 46% of retirees die with savings of \$10,000 or less. But that number climbs to 57% among retirees who are single. Now when we take other assets, like homes, into account, the picture gets a bit less bleak. Still, 57% of single-adult households and 50% of widowed households had no housing equity to show for a life of labor when they died.

The problem is that dying nearly broke isn't just a matter of denying one's beneficiaries an inheritance. Rather, it points to a frightening degree of financial vulnerability during retirement. If seniors are passing without much in the way of assets, it means that in the years leading up to their death, they're ill equipped to handle a major unexpected expense, such as a significant medical bill. In fact, in that same GoBankingRates survey, only 37% of seniors 65 and older claimed to have \$1,000 or more in the bank.

[Angst In America – Disappearing Pensions](#)

There was once a time when many American workers had a simple formula for retirement: You stayed with a large business for many years, possibly your whole career. Then at a predetermined age you gratefully accepted a gold watch and a monthly check for the rest of your life. Off you went into the sunset.

That happy outcome was probably never as available as we think. Maybe it was relatively common for the first few decades after World War II. Many of my Baby Boomer peers think a secure retirement should be normal because it's what we saw in our formative years. In the early 1980s, about 60% of companies had defined-benefit plans. Today it's about 4% (source: money.CNN). But today defined-benefit plans have ceased to be normal in the larger scheme of things. We witnessed an aberration, a historical anomaly that grew out of particularly favorable circumstances.

Circumstances change. Such pensions are all but gone from US private-sector employers. They're still common in government, particularly state and local governments; and they are increasingly problematic. They are another source of angst for retirees, government workers who want to retire someday, and the taxpayers and bond investors who finance those pensions. Today, in what will be the first of at least two and possibly more letters focusing on pensions, we'll begin to examine that angst in more detail. The mounting problems of US and European pension systems are massive on a scale that is nearly incomprehensible.

[The Dismal Retirement Picture For America's Older Generation](#)

As we have pointed out many times in the past (most recently [here](#)), the jobs "recovery" has gone disproportionately to older workers at the expense of younger workers.

In fact, as [Bloomberg](#) points out, the employment to population ratio for those 65 and over is at its highest level since the early 1960's.

This creates a bottleneck for younger workers who are looking to move up from their current roles, and also those that are trying to gain entry level employment but can't until the current occupiers of those seats can move up. The situation doesn't appear to be on the verge of getting any better either, as 27% of Americans say they will "keep working as long as possible" according to a 2015 Federal Reserve study – and to make matters worse (for younger generations), 12% of Americans say they don't plan to retire at all. The primary reason for the older generations remaining in the workforce isn't surprising: people simply don't have the money to retire. Three in five retirees surveyed by the Transamerica Center for Retirement Studies said making money or earning benefits was at least one reason they had retired later than planned, and almost half said financial problems were the main reason for working past 65.

[Phased Retirement: The Next Big Trend](#)

For decades, the standard has been for retirees to [say goodbye to their jobs](#) and ride off into the sunset. However, some people today are taking a different route to retirement. Rather than clocking out one day and never going back, these seniors are instead phasing into their retirement by moving to a part-time schedule, becoming consultants or even starting small businesses. “I see the beginning of a trend for people to work past the normal retirement age that is as much related to financial needs as to not feeling ready to fully retire,” says Rob Werner, president and CEO of Ardent Credit Union in Pennsylvania.

[45% Of Americans Spend Up To Half Their Income Repaying Credit Card Debts](#)

On several occasions we’ve pointed out that the baby boomer generation is, to put it mildly, ill-prepared for retirement. In fact, over 50% of baby boomers have basically no savings set aside for retirement at all. Now, a new survey from Northwestern Mutual helps to shed some light on why Americans are completely incapable of saving money.

First, roughly 50% of Americans have debt balances, excluding mortgages mind you, of over \$25,000, with the average person owing over \$37,000, versus a median personal income of just over \$30,000.

Therefore, it’s not difficult to believe, as Northwestern Mutual points out, that 45% of Americans spend up to half of their monthly take home pay on debt service alone...which, again, excludes mortgage debt.

Nearly three quarters of Americans are struggling with debt and the burden is significant in terms of both size and duration, according to new findings from Northwestern Mutual’s 2017 Planning & Progress Study. Specifically:

Of those Americans with debt, 4 in 10 (45%) spend up to half of their monthly income on debt repayment. Nearly half of Americans (47%) are carrying at least \$25,000 in debt, with average debt of \$37,000 excluding mortgage payments. Notably, more than 1 in 10 say their debt exceeds a staggering \$100,000. More than one third (36%) said they will be in debt between 6 and 20 years while 14% expect to be in debt for the rest of their lives

When looking at the sources of debt, similar to 2016, mortgages (29%), credit card bills (19%), and personal educational loans (7% gen pop and 23% for Millennials) topped the list.

[Goodbye Middle Class: 51 Percent Of All American Workers Make Less Than 30,000 Dollars A Year](#)

Editors Note: This is a slightly older article, but the latest data from the SSA can be found [HERE](#): Additional data expected to be out in Oct 2023, but the downward trend is looking even worse when inflation is factored in!

We just got more evidence that the middle class in America is dying. According to numbers that were released by the Social Security Administration, 51 percent of all workers in the United States make less than \$30,000 a year. Let that number sink in for a moment. You can’t support a middle class family in America today on just \$2,500 a month – especially after taxes are taken out. And yet more than half of all workers in this country make less than that each month. In order to have a thriving middle class, you have got to have an economy that produces lots of middle class jobs, and that simply is not happening in America today.

[It’s Now Almost Impossible To Save For Retirement](#)

My grandfather was something of a Renaissance Man.

He was a farmer, schoolteacher, fisherman, collector, real estate investor... and one of those guys who always seemed to know how to do everything. He could take apart an engine, build a house with his bare hands, tame wild horses, treat life-threatening wounds, play the guitar... and he was extremely well respected in his community.

Plus, like many from his generation who grew up during the Great Depression, he was also a prolific saver. Being highly mistrustful of banks, my grandparents dealt mostly in physical cash. They used to keep money in old coffee cans stuffed full of coins and bills.

Every now and again when the coffee cans became too numerous, they would buy government savings bonds. Of course, that was a different world. When my grandparents were saving, the government was actually solvent, and interest rates were ‘normal’. You could buy government bonds and expect a decent rate of return.

Plus the dollar was still linked to gold back then, so you could have a confident outlook on your currency. At the same time, Social Security was also in good shape; you didn’t have to worry whether it was still going to exist when it came time for you to retire.

Sadly, it’s no longer the same today. As we discussed on Friday, Social Security in the Land of the Free has a shortfall exceeding \$40+ TRILLION according to its own annual report. Simply put, this means that Social Security woefully lacks the funding to meet its obligations, particularly those to America’s future retirees.

This isn’t a problem strictly with Social Security either; one of the major Medicare trust funds (Disability Insurance) is literally days away from going completely broke. And as the Financial Times reported recently, city and state pension funds across the United States have another multi-TRILLION dollar funding gap.

Nor is this problem distinctly American; the same conditions broadly exist across most of the developed world, especially in Europe.... **So, relying on just about any western government’s retirement program is an absolute sucker’s move.**

[The Baby Boom Tsunami That Is Set To Drown The Economy](#)

In our most recent article [Millennials: A Menacing Metamorphosis To The Status Quo](#) breaks down an interview hosted by Gordon T. Long and Charles Hugh Smith. The interview discusses the massive generational shift occurring in the United States as the Millennial generation sets to stitch their beliefs and ideas in the American fabric. But there is an issue. The status quo i.e. the baby boomers are not ready to give up the reigns forcing a generational clash, and as described by Gordon T. Long and Charles Hugh Smith will continue for the next eight years. Such a clash will lead to economic and social consequences. In terms of crisis, Strauss–Howe generational theory provides an excellent blue print of this generational clash called the ‘Fourth Turning’, where the old order is dismantled giving way to the new order.

[Half of American families are living paycheck to paycheck](#)

More than seven years after the Great Recession officially ended, there is yet more depressing research that at least half of Americans are vulnerable to financial disaster.

Some 50% of people are woefully unprepared for a financial emergency, new research finds. Nearly 1 in 5 (19%) Americans have nothing set aside to cover an unexpected emergency, while nearly 1 in 3 (31%) Americans don’t have at least \$500 set aside to cover an unexpected emergency expense, according to a survey released Tuesday by HomeServe USA, a home repair service. A separate survey released Monday by insurance company MetLife found that 49% of employees are “concerned, anxious or fearful about their current financial well-being.”

One explanation: Americans are crippled under the same amount of debt as they had during the recession. The New York Federal Reserve on Monday predicted that total household debt will reach its previous peak of \$12.68 trillion in 2017. The last time it reached that level was in the third quarter of 2008, during the depths of the Great Recession. Indeed, it’s already close: Total household debt in the fourth quarter of 2016 was \$12.58 trillion. Fewer borrowers have housing-related debt in 2017 and, instead, have taken on auto and student loans.

[How The Coming Wave Of Job Automation Will Affect You](#)

One of the more interesting mental exercises related to predicting the future involves trying to fathom the impact the rise of robots will have on humanity.

We can be quite sure that in the proverbial blink, [robots will be doing all the war fighting](#). After that, what’s the point? But does that then lead to the sort of robotic apocalypse so well envisioned in Terminator?

It’s all but impossible to see through the fog to the answers.

We already have [robo news reporters](#) (you didn’t actually think humans write the crap passed off for news these days, did you?) Of course, as the news writing programs become more and more sophisticated, might the algorithms be tweaked to influence the masses to buy an advertiser’s product or, more onerously, to create a desired political outcome?

In terms of managing money, we already have robo traders and robo advisors. But what happens when these technologies become self-learning? Will the competing programs become so adept at exploiting kinks in the armor of Mr. Market that they will effectively nullify each other?

[This Economy is Ruined for Many Americans](#)

Here's a mystery: Has this "wealth-effect" economy that the Fed so beautifully engineered since the Financial Crisis gotten a lot riskier, scarier, and uglier in some profound ways for lower-income Americans, those making \$30,000 or less a year?

One of the questions that [Gallup](#) posed was this:

Next, I'm going to read a list of problems facing the country. For each one, please tell me if you personally worry about this problem a great deal, a fair amount, only a little, or not at all? First, how much do you personally worry about –

Then came 13 issues, including "hunger and homelessness."

Turns out, among Americans making \$30,000 or less a year, 67% worry "a great deal" about hunger and homelessness! Food and shelter, two of the most basic human needs. That's the highest percentage ever in Gallup's data series on this question going back to 2001.

It's up from 52% in 2001/2004; up from 56% in 2007/2008; and up from 51% in 2010/2011.

Median annual household income in February was \$58,714, according to [Sentier Research](#). On an inflation-adjusted basis, this was about flat with February 2016 and below February 2000. Median income means 50% make more and 50% make less. Other studies have shown that incomes have risen sharply at the upper end of the spectrum, but have fallen at the lower end, with the gap widening. Thus the median might have stagnated, but for many of those below the median, things haven't turned out so well. And there are a lot of them!

[The Reality Is, Half Of Americans Can't Afford To Write A \\$500 Check](#)

The CEO of Assurant appeared on Bloomberg TV to explain why demand for his services is likely to increase: the chief executive of the mobile phone insurer said he expects a surge in demand as carriers charge customers more to replace their devices. "If you think back five years ago, you as a consumer didn't know how much that phone cost, you thought it was free or close to free," Assurant's Alan Colberg said Monday. "Now you're paying \$600, that's a lot. So we've actually seen the attachment rate, or the number of people buying the product, going up a little bit in the last couple of years."

He then proceeded to give Bloomberg his traditional sales pitch: Assurant is counting on growth at its business covering phones and appliances to help counter a decline in the segment that insures foreclosed homes for lenders. While improvement in the real estate market has limited the number of vacant homes, Colberg said there are still many cash-strapped consumers.

It is what he said next that caught our attention: "The reality is, half of Americans can't afford to write a \$500 check," Colberg said. He spun that stunning statistic by saying that when US customers sign up for a cellular plan, they're willing to buy protection in case "they lose that phone or something happens to it."

In other words, there are millions of Americans who don't have \$500 in the bank but are willing to dish out more than that on a cell phone, and then are stupid enough to make monthly payments that ultimately end up being far higher than \$500 to protect their purchase... which they clearly couldn't afford in the first place.

[The Real Reason The Rich Get Richer](#)

Tempus fugit – every action humans undertake has to take time into account. In the economy, interest rates serve as the signal and regulator of the inter-temporal structure of capital. In an unhampered free market economy, they tell entrepreneurs how large the pool of available savings is, and whether consumers have become more or less future-oriented. The issuance of additional money from thin air can neither alter the size of the pool of real savings, nor can it alter actual consumer time preferences. But it can and does temporarily suppress interest rates and distort relative prices. This falsifies economic calculation and promotes the malinvestment of capital – which in turn sets the boom-bust cycle into motion.

It took us a moment to understand what Gilder meant. Then we realized he's right. Time is the ultimate limitation... the ultimate truth... the ultimate fact.

You'll recall. There are facts and there are myths. The facts are true no matter what you think. Everything else is opinion, conjecture, or claptrap.

Rigged System

The new money substitute, which we've lived with for 45 years, is a fraud. A dollar in 1971 is worth about 17 cents today. In other words, it has lost roughly 80% of its buying power. Had you been counting on it to preserve the value of your work from the previous decade, it robbed you of everything from 1960 to 1968.

The phony dollar has misled an entire generation into spending money it didn't really have... doubling or tripling its debt-to-earnings ratio, and shifting more and more of its real wealth to the least productive people – the Parasitocracy.

[Wells Fargo exec fired for NOT scamming customers](#)

NEW BRUNSWICK — A Somerset County woman is suing Wells Fargo Bank alleging she was fired for refusing to participate in an alleged scheme similar to the bank's widespread [account scam that led to millions of dollars in federal fines](#).

Melinda Bini, a former assistant vice president and regional private banker at the Highland Park bank's branch, says in a recent lawsuit that supervisors instructed her to manipulate accounts and sell banking products or investments that were not the customers' best interest or without their knowledge.

The lawsuit, filed in Middlesex County Superior Court on April 5, names Wells Fargo and three local bank supervisors.

The Franklin Park woman accuses her former superiors in the suit of running or knowing about alleged banking and investment fraud scheme at the local branch.

[The Fed Admits The Good Old Days Are Never Coming Back](#)

The dots that the FOMC members contribute to the plot indicate their [expectations for the federal funds rate](#).

Technically, it's what they think rates should be, not a prediction of what rates will be on those dates. Is that a forecast? You can call it whatever you like. I think "forecast" is close enough.

But before we analyze the whatever-you-call-it, let's look back at the not-so-distant past. A 5% risk-free return. Here's a rate history of the last 16 years:

I've highlighted this fact before, but it's worth mentioning again: In 2007, about a decade ago, [the fed funds rate was over 5%](#). So were the interest rates for Treasury bills, CDs, and money market funds.

People were making 5% on their money, risk-free. It seems like ancient history now, but that year marked the end of a halcyon era of ample rates that most of us lived through.

[Why A Record Number Of College Grads Are Working Minimum Wage Jobs](#)

Over the past year [we have repeatedly demonstrated](#) that the bulk of the job additions has been focused on the lowest-paying occupations. Now, according to a new study by Bank of America, we find that these lowest paying sector have also accounted for the bulk of wage growth in the past year.

As BofA's Emanuela Enenajor notes, wage growth in low-pay sectors outpacing all others. "If you've tuned into CEO earnings calls recently, you'd know that a common theme is wage pressure, especially in low-pay sectors such as restaurants. CEOs cite the need to attract quality hires, a tightening labor market, and the push from higher minimum wages. Last year, companies like McDonald's and Walmart announced higher wages, raising fears of a sudden pick-up in wage pressure, which we argued against in our piece "Fast food, fast wages?" The data confirm a trend of rising wage pressure in low-pay sectors with limited pressure elsewhere: the bottom 20% of industries, by pay, is seeing wages rise at a 3.4% year-on-year pace so far this year, but the remaining 80% of the market is only seeing wage growth of 2.4%."

[If You Think Your Job Is One That Cannot Be Automated, You're In For A Rude Awakening](#)

It is pretty accepted knowledge that a number of lower-skilled jobs will disappear in the coming 5-10 years, due to the human element being replaced by autonomous machines. One of the most at-risk professions is that of Truck Driver, which as 13D Research points out, is one of the #1 reasons you rarely (if ever) hear anyone in DC discuss automation in the workplace.

And while it may be further out on the timeline, if you think your job requires a higher, special element of skill and mental acuity that just cannot be automated, you are probably very mistaken. In fact, there are few (if any) jobs in which a machine [with capable Artificial Intelligence] would be inferior to a person. And this is not as far out in the future as you may think.

Just imagine, how Truck Drivers would have reacted if ten years ago, you told them that they would be at risk of being replaced by a machine? And this isn't some far-off vision of the future... it is happening now.

[Why The True Cost Of Living Is Much Higher Than We're Told](#)

Over the past decade, we've been told that inflation has been tame — actually below the target the Federal Reserve would like to see. But if that's true, then why does the average household find it harder and harder to get by?

The ugly reality is that the true annual cost of living is far outpacing the government's reported inflation rate. By nearly 10x in many parts of the country.

This week, we welcome Ed Butowsky, developer of the [Chapwood Index](#), to the program. His index is a 'real world' measure of how prices are increasing much faster than the wages of the 99% can afford.

Basically, over the last five years, the average increase for all 50 major cities is 10% vs the average CPI of 1.5%. So it's easy to see that for people who are in the middle income, lower income or people who are living off of a pension that's adjusted based on the CPI, they've lost 8.5% of their purchasing power if everything was adjusted to the CPI year over year. Do that over five years, over 10 years — now you know why there's such a separation between wages and wealth.

[Most Americans are one paycheck away from the street](#)

Americans are starting with more job security, but most are still theoretically only one paycheck away from the street. Approximately 63% of Americans have no emergency savings for things such as a \$1,000 emergency room visit or a \$500 car repair, according to a survey released Wednesday of 1,000 adults by personal finance website Bankrate, up slightly from 62% last year. Faced with an emergency, they say they would raise the money by reducing spending elsewhere (23%), borrowing from family and/or friends (15%) or using credit cards to bridge the gap (15%).

[Rich People Are Living Longer And It's Going To Cost Taxpayers 'Bigly'](#)

Social Security, like America's trillions of dollars of underfunded public and private pensions, is nothing more than a ponzi scheme that will eventually fail. Any system that relies on capital drawdowns to fund benefit obligations while the number of beneficiaries continues to soar is, by definition, a rather obvious ponzi. That said, it's always easier to 'kick the can down the road' and hope for the best than to preemptively address the real problems that face retirees...after all, old people love to vote and taking away their retirement money is not a good way to earn their support.

Ironically, it's not just the lower tiers of the socio-economic spectrum that will bankrupt social security. As a new study entitled "How the Growing Gap in Life Expectancy May Affect Retirement Benefits and Reforms" points out, rich people are living a lot longer than they used to and it's going to take a massive toll on government entitlement programs over the next couple of decades.

But Wait... There's More!

The links above are just the tip of the iceberg. Here are some older but relevant research links in case the above wasn't enough to convince you we are telling the absolute truth about where your financial future is headed unless you do something soon. Just click or copy and paste them into your browser for further confirmation of what we're attempting to show you here:

<https://www.zerohedge.com/news/2018-02-22/how-much-you-must-make-join-top-0001>
<https://www.cnbc.com/2018/02/28/heres-the-ideal-income-for-the-typical-american-family.html>
<https://www.cnbc.com/2018/03/06/42-percent-of-americans-are-at-risk-of-retiring-broke.html>
<https://www.cnbc.com/2018/03/15/bankrate-65-percent-of-americans-save-little-or-nothing.html>
<https://www.cnsnews.com/commentary/terence-p-jeffrey/social-security-beneficiaries-hit-record-61859250>
<http://www.zerohedge.com/news/2017-11-03/people-not-labor-force-soar-record-954-million-968000-drop-out-one-month>
<http://www.zerohedge.com/news/2017-10-01/crisis-greater-any-government-can-handle-400-trillion-global-retirement-gap>
<https://www.theguardian.com/technology/2017/oct/04/robots-artificial-intelligence-machines-us-survey>
<http://www.zerohedge.com/news/2017-08-24/fidelity-says-baby-boomers-havent-even-saved-enough-cover-their-retirement-healthcar>
<http://www.sacbee.com/news/politics-government/capitol-alert/article172973181.html>
<https://money.usnews.com/money/retirement/social-security/articles/2017-02-13/social-security-begins-to-increase-the-retirement-age>
<http://www.zerohedge.com/news/2017-07-10/golden-years-or-tears-more-us-seniors-are-still-working-any-time-60s>
<https://www.bloomberg.com/news/articles/2017-06-26/amazon-robots-poised-to-revamp-how-whole-foods-runs-warehouses>
<https://moneyish.com/ish/5-facts-that-prove-americans-dont-know-anything-about-managing-money/>
<http://www.zerohedge.com/news/2017-06-23/real-healthcare-crisis-retiring-seniors-need-500k-cover-premiums-even-obamacare>
<https://www.wsj.com/articles/big-data-helps-companies-find-some-surprising-correlations-1395168255>
<https://www.northwesternmutual.com/about-us/studies/planning-and-progress-study-2017>
<https://www.statista.com/chart/9622/which-us-jobs-are-disappearing-fastest/>
<http://www.oftwominds.com/blogmay14/unaffordable5-14.html>
<http://www.zerohedge.com/news/2017-05-09/half-canadians-have-200-or-less-savings>
<http://www.mauldineconomics.com/frontlinethoughts/angst-in-america-part-7-the-angst-of-the-millennial-generation>
<http://www.seattletimes.com/business/real-estate/more-records-fall-median-home-price-hits-722000-in-seattle-and-880000-on-eastside/>
<http://www.mybudget360.com/retirement-savings-55-and-older-gao-report-pensions-half-americans-no-savings/>
<http://www.marketwatch.com/story/one-third-of-americans-say-theyd-have-trouble-coming-up-with-an-emergency-2000-2017-03-20>
<http://fmshooter.com/think-job-one-cannot-automated-youre-rude-awakening/>
<http://thehill.com/blogs/pundits-blog/finance/325564-the-pension-crisis-will-be-americas-next-financial-crisis>
<http://www.bankrate.com/finance/consumer-index/money-pulse-0117.aspx>
<http://www.usatoday.com/story/money/personalfinance/2016/10/09/savings-study/91083712/>
<http://time.com/4403643/american-financial-literacy-test-fail/>
<http://www.mirror.co.uk/news/weird-news/building-robot-mcdonalds-staff-cheaper-8044106>
<http://www.washingtonsblog.com/2015/10/goodbye-middle-class-51-percent-of-all-american-workers-make-less-than-30000-dollars-a-year.html>
<http://www.zerohedge.com/news/2016-02-18/i-guess-its-food-stamps-400000-americans-jeopardy-giant-pension-fund-plans-50-benefi>
<http://economictimes.indiatimes.com/articleshow/52617490.cms>
<http://www.lowwagework.org/facts-about-low-wage-work.html>
<http://www.bbc.com/news/technology-36376966>
<http://www.breitbart.com/big-government/2016/05/13/report-wendys-to-roll-out-self-serve-kiosks-by-end-of-2016-as-wage-increases-squeeze-fast-food-companies/>
<http://www.bloomberg.com/news/articles/2016-05-13/i-ll-never-retire-americans-break-record-for-working-past-65>
<http://www.ft.com/cms/s/0/695bfa18-1797-11e6-b197-a4af20d5575e.html#axzz48OyYuExd>
<http://thinkprogress.org/economy/2013/11/05/2890091/wage-income-data/>
<http://www.bloomberg.com/news/articles/2016-04-11/join-the-one-percent-and-live-a-decade-longer>
http://www.marketwatch.com/story/26-of-workers-have-less-than-1000-in-savings-and-thats-good-news-2016-03-22?mod=MW_story_recommended_default&Link=obnetwork
<http://theeconomiccollapseblog.com/archives/19-signs-that-american-families-are-being-economically-destroyed>
<http://www.washingtonexaminer.com/americans-spend-more-on-taxes-than-food-clothing-housing-combined/article/2587799>
<http://losangeles.cbslocal.com/2016/03/21/not-as-many-americans-saving-up-for-retirement-study-finds/>

Convinced Yet?

So, how close are you to retirement? If you are 50 years old right now and have not yet started saving for retirement, you have about 15 years left. That means that **you have to start saving at least \$100,000 Per Year [in cash] starting today** if you intend to meet your goal of a comfortable [but not lavish] retirement.

Do you not see the ENORMITY of that task?

If you are 35 right now and are laughing at the impossible plight of the 50 year-old, you may want to wake up, look in the mirror and realize that YOU had better be putting away \$50,000 [in CASH] every year or you are not going to make it either. Even if you are 20 years old right now, you only have about 45 years to make it happen which means that [if you started today] you would still need to start saving almost \$34,000 Per Year just to pay for your retirement! How are you “youngsters” doing with that?

Time To Let Reality Soak In:

From the retirement numbers above, you can see that reality is not very funny. Do you have an “extra” \$100,000 \$50,000 or even \$35,000 [in cash] left over every year from your paychecks [if you are lucky enough to even have a job] to save for the reality of retirement? If you are one of the 99%, that answer will probably be a resounding..... NO!

Now, if you are over 40 and do not have a very high-paying, secure job that allows you to put at least \$3,000 per month [cash] away at a decent rate of return, you are in serious future financial trouble. If you are over 50 [especially if you are looking for a job] the difficulty level is compounded 30 to 40-fold. If you are over 60 with little to no savings and only have a meager job outlook, [under \$50 an hour] well... Life is about to dish up some very harsh financial lessons and unless your retirement plans include becoming a Walmart Greeter and working until you're 100, [if robots don't take those jobs too] you can see the handwriting on the wall. If you don't do something quick you're going to be toast, but what can you do that will actually work?

Some More Cold Hard Truth Concerning Other Factors That May Be Blocking Your Retirement Goals:

How many years do you have left until you reach retirement age?

How much money will you have accumulated upon reaching retirement?

How secure are your employment prospects until you are able reach retirement?

What do you estimate your monthly income will be through your retirement years?

Have you factored in the true costs for Healthcare as you get older and need more medical attention?

What do you estimate your monthly bills will be during retirement?... Does that include emergencies?

Are those retirement calculations made in today's dollars or do they factor in any type of future inflation?

When you retire, will you be forced to struggle financially on a fixed budget, or Social Security income alone?

Do you have any concrete financial plans in place [right now] that will allow you to retire on schedule?

Will your pension at least give you enough money to pay all of your debts comfortably and without worry?

When you retire, what do you estimate will be your monthly expenditures for travel & entertainment?

How confident are you that in “the end” you will have something left over to pass on to your loved ones beside more debt or funeral expenses that you didn't have the money to pay for ahead of time yourself?

Do you look forward to retirement as a time of abundance or do you envision having to scale-back and settle for less?

These are just a few of the most important [but least asked] questions that are usually overlooked until it is too late in life to do anything about it. This is especially true for the 10,000+ new baby-boomers that are now reaching retirement age every single day. Unless you are already rich, this PDF may be the most important E-Book you will probably ever come across. Not because it is some flashy, multimedia tech marvel, [which we have purposely designed in an understated, text-heavy fashion] it's because the information you are being exposed to will clearly show you **one of the last available paths to massive wealth** that can literally save your financial life.

Where Did My Opportunities In Life Go?:

If you are reading this, you know that you are searching for a better life. You watch as the 1% get richer by millions of dollars [sometimes 100's of millions] every year while the middle-class gets pummeled and driven further into poverty. You can see that this is not a fair system but what you cannot see is how to get out of the never-ending cycle of living hand to mouth. Here's one key, the system itself is a trap!

Until you can see that the old ways of doing business for which you have been “nicely” conditioned by society to believe are true [working, saving, being frugal] no longer work due to the intended inflationary spiral for the masses of people who consistently earn less than \$20,000 per month, you will never be able to escape without a proven plan.

That's because the “system” was not designed for you, it was designed for the rich who currently control your every financial move. Until you can grasp and make that concrete connection, you will remain a slave to their system and can never succeed.

So, how do you move forward financially if the system is rigged against you? It's not nearly as hard as you think IF you just learn to read the playbook correctly and apply a few powerful financial techniques along the way while copying everything that the rich are doing and letting go of that “poor me” attitude completely because excuses will never pay the bills.

Wealth is all around you, *but it is hidden in plain sight*. That's how people [tire kickers] end up spending tens of \$1000's on self help books and every business opportunity program imaginable while they continue to remain broke! They search everywhere, looking for a way out of their financial despair [sometimes for decades] without success. It's a no-brainer, if you want to become rich, then STOP SEARCHING for wealth in all the wrong places and START DOING what the wealthy are already doing!

Here's Your Thought For The Day...

If All You Ever Did With Your HELPSys Training Was To Create ONE Single FailSafe Retirement Account.

That Single Account Could Provide You With More Income Than A Lifetime Of Hard Work.....

If That's Your Worst-Case Scenario, Imagine What Having 5, 10 Or 100 Accounts Working 24/7/365 Would Be Like.

Worst Case Scenario:

When you examine the HELPSys program in its' entirety, you will discover the complete financial power to be had from just ONE Hyper-Leveraged Account. For instance, if all you ever did with this program was set up a single, standard Income Account and leave it to grow out to its' 7-year maximum term, you would be required to remove so much income Every Year [to keep the account from imploding under its' own weight] that it would give you the equivalent of at least \$20,000 Per Month. That's more income in one year than most workers will earn in a *Decade* of hard work but is just a grain of sand compared to what's available!

Breathe: If you are like the majority of people, once you have finished reading the information contained within the pages of this E-Book, you will probably want to sit back, take a deep breath and absorb the fact that all of the past financial stress you have ever experienced is about to leave your life forever. You will realize that it is no longer necessary for you to have to worry about starting over in a new career or investing 10's of thousands of dollars into a new college degree or small business to try to get ahead.

So long as you remain focused on leveraging the most important fundamentals contained within the legal loopholes of the secret banking codes as exposed by HELPSys, you will become financially sound within 4-7 years by applying some of the exact same techniques currently being used by many of the most savvy Billionaires in the financial world today.

This Is Real: The info you are about to learn is so powerful that once you put it to work, there is no stopping it. With these secret banking loopholes working 24/7/365 for you in the background, you could literally go out and panhandle for a temporary living for a couple of years and still retire as a true multi-millionaire. Now, we're not recommending that you become a bum while waiting for your cash-in stages to begin, but you get the point. The whole system is so automatic that once you start, nothing can stop you from attaining the level of financial success you desire by simply using these closely guarded techniques on a regular basis.

A few simple tasks, practiced everyday, and you never need worry about being broke again.

Discover Economic Redemption: How does this information change the outlook of your 5 Year Plan?

If you will take a close look at everyone who is financially successful, you will see that most of them didn't get there by accident. The majority are using a predefined road-map or set of goals to get to where they want to be in 1, 3, 5, and 10 years regardless of the various paths they are pursuing to achieve those goals.

Now, you also have direct access to one of the most successful financial acquisition treasure maps available anywhere.

Starting today and from here on out, you will KNOW that your retirement future is secure, regardless of your present circumstances and no matter how bleak your finances may have seemed up until now. This is no idle boast as we intend to prove every bit of this to you as a *fact* in due time.

From Whence Your Bread Is Buttered:

You have undoubtedly heard of that group of people called the 1%, right? They are the richest people in our world today and just a tiny fraction of the 1% [the top .015%] or so of these people control over 70% of the entire world's wealth. That doesn't leave much for the rest of us, does it? ... Or does it?

Who are these 1%?: By definition, there are approximately 1,300,000 of them in America today, with a gross annual household income of \$750,000 or higher and hold assets of \$7,500,000 or more.

Amusingly, the majority of those making under \$100,000 a month [\$1,200,000 annually] do not consider themselves to be anything more than pretty much "average" people, so some perspective is in order.

Why do these 1% matter to you? Because right now the chances are pretty good that you are one of the more financially common 99% and the fact that you are reading this information means that you either want to become one of the 1%, or you would like to at least get close, correct? Then let's get started.

CAUTION: You are about to be exposed to some pretty impressive financial numbers, all of which are true. However, we want you to notice that we are not shouting these numbers at you from the rooftops in an attempt to "sell" or impress you because they are integral facts of the [Infinex University HELPSys](#) course and the act of not exposing them accurately would simply cause the overall data to be incomplete.

For instance, what if we told you that, instead of the measly 0.125 to 0.525% interest you are earning at the bank right now, we could easily help you achieve gross annual returns of:

15%? Pretty Good?

25%? Excellent?

50%? Amazing?

75%? Seriously?

100++%?..... Balderdash you say?

Just wait until you see the REAL numbers.....

Rest assured that HELPSys has cracked some of the most important financial codes of the 1% crowd and the rates of return we are about to expose you to WILL shock you, so please be warned and prepare yourself in advance.

Telling people the truth of how high these returns are is one of the hardest parts of our job because though you may see the 1% getting fabulously wealthy, you have no idea as to the real extent of it.

This information *will* revolutionize your financial life by allowing you to take micro-investments [as little as \$100] and use them to make all of the money that you and your family could possibly require in your lifetime and beyond for your children or other heirs. The end of your economic struggle is at hand, all you have to do is pay attention to the material we are presenting here and see how much sense it will make for you to incorporate these financial codes into your future economic plans.

What The HELPSys Secret Banking Program Is..... And Is Not:

Beginning with the "not" part of the equation, this program is NOT any type of get-rich-quick scheme and will require you to be willing to wait for your new retirement funds to grow over a period of 5 to 7 years for maximum reward because real investments take time to mature. This program has nothing to do with any type of sales, real estate, commodities, stocks, multi-level or pyramid structure organizations and does not involve the purchase or resale of any types of wholesale or retail products.

This program IS a closely guarded, very high interest driven, international commercial financial vehicle consisting of several well regulated, global income components designed to provide maximum returns through mass-leverage over a 3 to 5 year timeframe with minimal to non-existent downside risk over your extended investment horizon.

The best part of what the HELPSys program is "not" about is the cost [or lack thereof]. The entire component structure of this course has been completely redesigned to now include non-professional investors in order to open options that make it possible for this system to pay for itself through the principle of Sweat-Equity, NOT from your hard earned cash. Sure, there are some relatively minuscule licensing fees involved to make this system work for you, but even those incidental items were factored in to be refunded to you as quickly as possible along with investment returns that are simply not available anywhere else. Therefore, cost is no longer an issue for anyone because HELPSys is here to help you make money, not spend it.

Who This Program Is Designed For:

Although you could say this program is [or should be] for everyone because anyone with the secret knowledge and software we provide, along with as little as one hundred dollars [seriously] in long term working capital can become wealthy, it is still surprisingly not for everyone. Regardless of the powerful wealth generation tools available through HELPSys, there are still some [smart] people out there who refuse to work or be taught anything new and would rather choose to remain skeptical, living at or near the poverty level as a result, while complaining that nothing in life is "fair". Reality says that water is wet, regardless of other opinions.

Because of time-based necessity, this updated program was initially targeted to provide a last-ditch effort to [financially] save as many of the mass population who have reached their golden ages, but either through poor planning, accident, divorce, health issues or simply a run of bad luck have arrived at the retirement train station, but now find that they have no ticket to ride.

Due to the intentional political blundering [via payoffs] of our nations economic leaders, our industrial base has been outsourced overseas in favor of cheaper labor. This has forced millions of talented workers into permanent layoff status, requiring them to start all over again in minimum-wage jobs because those previous jobs aren't returning soon, if ever. The funding problems for existing 401K, private pensions, Social Security and other retirement vehicles is further exacerbated by the dwindling labor supply, making it improbable that anyone currently under the age of 35 will ever have any type of viable retirement plan available. The advent and implementation of robotics in manufacturing [and other industries] will not help working people survive either.

So, after 20, 30 or 40+ years of hard work, just when you thought retirement was within reach, the rug was pulled out from under you. If this has already happened and sounds like a page out of your diary, do not despair as we can get you back on a solid economic footing in a relatively short [2 to 3 year] time span with maximum results showing in 4-5 years while making your overall financial picture even better than it would have been and as if nothing had gotten in your way to begin with.

Your Present Financial Circumstances Do NOT Matter: Get this through your head right now. Regardless of how bad things may seem to you today, even if you have recently lost your job, run out of unemployment income, can't pay your bills, are facing bankruptcy or foreclosure, remember that all is NOT lost. Sure, you may have to go through a few [very] rough years if you can't quickly replace the current monthly income you may have had taken away, but at least you can be safe in the knowledge that you won't be sleeping under a bridge during your retirement years.

Need Cash Now? Yes, there IS a way to build a fairly substantial living out of this system in the short term on a monthly/quarterly basis, but that is highly confidential information which is included in the course programming and is not the emphasis of this discussion. HELPSys has every tool you need, therefore, the ONLY roadblock to your success will be found right between your ears.

Prognosis:

* If you are currently over 60 without a retirement plan and ignore the opportunity we are handing you on a silver platter then you do so at your own peril and may God [or family, or some charity] help you. This is no time for you to panic as we can quickly get you back on track financially if you let us help. Face it, procrastination has been and will continue to be your biggest enemy until YOU defeat it. You know there is no time left for you to waste and HELPSys is your best option for true financial restoration.

* If you are over 50 and have recently lost your job, [it's becoming a common event] leaving you with little or no solid retirement plan in place, you still have plenty of time to enjoy a great retirement beginning in as little as 4-7 years, depending on the personal amount of inner drive you are able to generate to get things done.

* If you are under 50, consider yourself to be one of the fortunate ones to have fallen upon this information as you will now be able to enjoy the "American Dream" in spite of all the upheaval in the world today. The younger you are, the more time you have to enjoy a great life of early retirement which awaits you.

* If you are under 30, perhaps a recent college grad or have been laid off from your job and are experiencing the frustration of competing with baby-boomers who are also trying to survive by getting a good paying [or any] job or are broke for any reason right now, I want you to stop and realize that in just a few short years, everything IS going to be just fine financially in your world if you simply follow the specific course instructions as spelled out in detail under the HELPSys platform.

* Regardless of your age or present financial circumstances, **let this profound realization soak in for a minute... Even if all you can find is a part-time, minimum wage job to keep yourself from starving, after you finish reading this material, you will be able to quit feeling sorry for yourself and get up, dust off your bruised ego, and go to work with your head held up high, knowing that you are finally able to see some light at the end of the tunnel and that there is no reason for you to sweat your financial future any longer. In 2 to 3 years you can build a respectable income, in 4 years, few will come close to you. That's some serious peace of mind.**

Secret Banking Loopholes Exposed:

From all of the decades of "opportunity" material we've researched, the one common denominator is that the information available to the public is either outdated or no longer works in the current economic system and it will seldom offer you the real income it promises. Sure, there are a few systems that will allow you to make a pretty good living, but you will end up spending everything you make and never get truly wealthy from any of them. You can also bet that your local 1% crowd wouldn't be caught dead getting involved in most of those schemes, so that fact alone should tell you something important *if* you're paying attention.

The HELPSys Secret to helping you become wealthy is in teaching you to emulate the success of those who are already wealthy. Ask yourself, what is it that those upper echelon folks are doing that they don't want to let me in on to make money too?

Because we have cracked their secret banking codes, we are now able to help a small, select group of people by showing them how it is not only possible, but probable that within 5 to 7 years, starting today with nothing but our system and as little as \$100 in working capital, [that we will help you obtain] you will have the opportunity to make a minimum of \$240,000 dollars per year [yes, you read it right] without upsetting the gravy train of the establishment.

The reality is that even at a seemingly unbelievable annual income of \$200,000.00 Two Hundred Thousand Dollars, that is actually considered to be chump-change to the very high-end elite. You are no threat to them as they know that this figure is about the maximum in gross income that any single family might want to earn from this system due to built-in time constraints.

The elite also know that the majority of people don't really care about becoming rich [they just want to be comfortable] and will be more than content to work part time and "only" earn a few hundred thousand dollars per year from this system. Elites also know that they will get most of that money back from you one way or another from things like fuel, cars, clothes, electronics, restaurants, airfare, hotels and other items you will be buying [in greater quantities] that they either manufacture, serve directly or hold stock in those companies that do. They have reasons for not wanting us to go hog wild with this info, but a controlled amount of new "big spenders" is good for the economy [and them] without causing overheated inflation faster than planned.

Conclusion #1: The banking elite have set the rules of the game up in their favor and have greased the political palms, written the laws and paid big bucks to lobbyists to shove through these laws designed to work specifically for themselves, not you [it's a club, and you ain't in it]. Until now, the only way through the maze of these closely held trade secrets was for you to sneak up and quietly hold on tight to their coattails while following them to a life of luxury. These people are so rich that they really don't mind sharing a little if you catch on to what they are doing, [don't expect them to teach you anything though] especially if you don't get too cocky and start stepping on toes or bragging about your newfound success. There is more to this story than we can say, but we ourselves have had things "explained" to us so we have a pretty good idea of just how far we will be allowed to go with this program and how many people we will be allowed to teach these techniques to. The number is limited, but that is of no concern to you as you are here and able to receive this training assistance. Realize right now that "loose lips sink ships" so, if you want in on this amazing opportunity, Our Code requires you to keep the technical details of this trade secret information in confidence as well.

Economic Wisdom: Becoming Wealthy Is A Lot Like Learning A Form Of Martial Art. No Cry-Babies Allowed

Much like any form of Martial Art, all that you need to make Real Money is the specific knowledge of proper techniques using the advanced HELPSys skill sets that you must first learn in concept then move knowledge into actual practice as you begin to apply those skills in the real world where it counts.

The art of becoming wealthy is a full-scope exercise that is an interactive journey which follows the same learning curve as any other form of martial art. You get good at it [making money] through consistent application of those rules on a daily basis. Yes, you can get stung once in a while [we told you this was real], but you probably won't break any bones learning these skills and you will quickly learn what NOT to do twice.

Throughout the course of this HELPSys expose, we are going to "test your nerves" by taking you down several familiar, yet misunderstood "dark alleys" as we show you many of the various ways you have been duped and lied to about money by those in power. These seemingly divergent paths eventually all lead to the same destination, but your understanding of the inner workings of these distractions are critical to your continued advancement towards financial success, so please bear with us as we sometimes appear to go "off the rails" in explaining [and exposing] the numerous deceptions, traps, pitfalls and how these devious plots have been successfully put to work against you..... Until now.

This narrative begins by first exposing the Big Picture of the financial world as it is, and your place in it. Then we move through the defining of common, yet deeply interwoven elements [traps & pitfalls] that have and will continue to keep the masses running in circles and financially oppressed until it will be too late for any of them to reverse course.

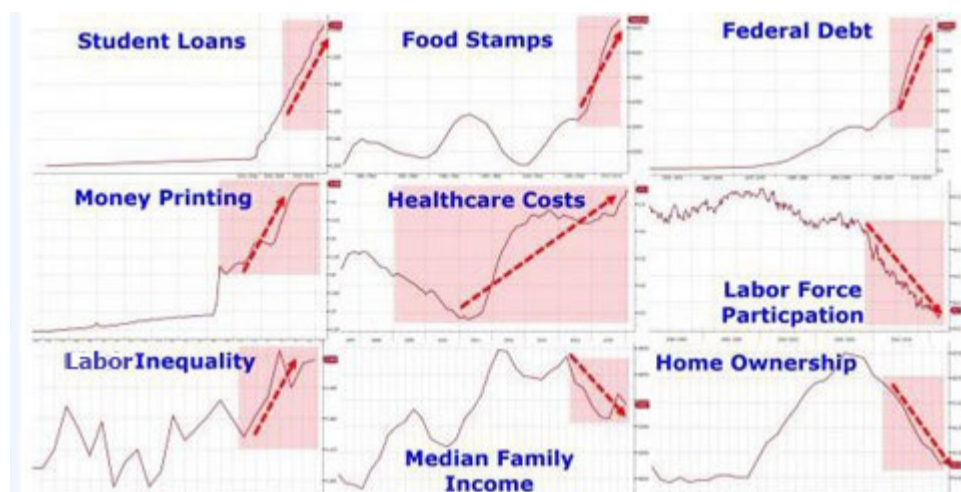
Once you can see most of the common problems clearly defined and the opportunities they present, we will then begin to examine the various financial solutions available through HELPSys to neutralize the issues of planned, system-created-poverty and governmental dependence using short term, intermediate and long term financially enhanced solutions.

The Economic Handwriting Is On The Wall - So, Are You Reading The Signs Correctly?

If you are just starting out in adult life [under 30] you may have noticed that “getting ahead” isn’t quite as easy as you thought it was going to be from what they taught you in school. The bad news is that, unless your family is already fairly well-off financially, [and they like you] or you’ve graduated from a decent college with some sort of STEM [science, tech, engineering, math] degree, you probably don’t stand a snowball’s chance [in you-know-where] of ever living a life with any sort of financial dignity. That is of course, UNLESS you are able to learn how to read the economic signs of what is happening to the economy and more importantly, learn to adjust your financial course away from what is to come for the 99% in the very near future.

The older you get [40’s, 50’s, 60’s, 70’s] the more you realize the truth of the above statement, but by then it’s far too late for most people to do anything about it. The majority will end up surviving in various degrees of poverty, relying on government programs like Social Security and Medi-Care to bail them out. The sad truth is that the majority of the 60+ crowd [born before 1955] are going to their graves with nothing of value to pass on to their children because they believed the lies dished out by “Uncle Sam”.

What exactly do we mean when we say “the economic handwriting is on the wall”? Well, we have created an entire Book in the HELPSys course [with 100’s of external links] on the topic, but the condensed version here is that, due to a number of factors [technology, governmental regulation, substandard education, outsourcing, central bank tinkering, lobbyists, inflation] and a whole host of other atrocities to factor in, has created one of the worst overall economies this country has ever seen.



Do ANY of the charts to the left look like we are in any kind of sustained economic recovery?

No, everything within our infrastructure has been crumbling for the past 50+ years and there is no evidence to suggest that even ONE of these single sectors in this economy will get better for the working class. Hint: Your “vote” in this does not matter either.

**Only the rich will survive.
Will you be one of them?**

Let’s take just one example, manufacturing. Where once the USA made the greatest products in the world, the paid lobbyist groups made it possible for large corporations to move those jobs overseas where they could get cheaper labor. The people who lost those good-paying jobs were devastated and many of them never recovered. In the aftermath, credit was not repaid, [no money to pay with] homes were lost to foreclosure, small businesses no longer had their regular customers so they went out of business.... Entire communities completely dried up. One does not have to look any further than a major city like Detroit to see a prime example of what can happen to a once thriving community and for you to see where this economy is heading.

According to Forbes, in just one area of technology, robotics and Artificial Intelligence [AI], we are going to lose over 70 million U.S. jobs in the next 15 years alone. **Wake Up...That’s Half of the Workforce!!!** Those jobs are not just in manufacturing either. You are going to see massive job losses in all sorts of industries including agriculture, shipping, warehousing, fast-food, even many jobs in the legal and medical fields! So, what are YOU going to do to earn a paycheck when those jobs are gone and there are not even enough jobs available for the current unemployment lines?

Answer... It’s going to get ugly very soon, so you had better start prepping for what’s to come, ASAP!

As if this weren’t bad enough, you have to add in the increased financial burdens on businesses for [some form of] forced health-care, \$15+ minimum wages and the possibility of [forced] retirement savings plans [.GOV is broke] and you are going to see tens of thousands of businesses across the country decide that “it’s just not worth it” and close up shop, leaving even more workers without jobs. Whether you like it or not, a serious SHTF moment is just around the corner and by all indications it will be fairly soon regardless of the bookkeeping tricks the central bankers have been using to keep the economy propped up. Just one crack in a major derivative or pension fund might be all it takes for the debt-dam to bust wide open and collapse everything.

It’s time to get real, if your financial future includes relying on a job or pension [that someone else controls] to pay the bills, you had better take a long, hard look at that future right now... American labor is in the process of downsizing as we speak and your head could be next on the chopping block. How do you feel about having to kiss the boss’ backside and fight the competition to keep your job every month just so you can be considered a minimum-wage slave, barely able to survive, for the rest of your life?

So, if you think that you can simply stick your head in the sand, deciding that everything will be OK and that .GOV will fix this mess [that THEY created] you’re headed for a very rude awakening. In reality, you have very little time left to get your financial house in order. The longer you wait to implement your monetary strategy, the odds against any measure of success increase exponentially. **At what point do you decide that you cannot afford to be a sitting duck any longer?**

From Robust to Bust...

One of the biggest tragedies of the 21st Century [not being talked about in the media] has been the contrived Bubble Economy. Although the economy was ticking along at a decent clip in the 1990’s, there were still too many backroom lobbyist funded deals being cut with crooked government “officials” that would negatively affect the American people in ways most did not understand. These things would come back to haunt us and are still major causes of our weak economy.

One of the biggies was NAFTA, which promised us prosperity, but the real result was that it actually shipped the bulk of American manufacturing jobs overseas as big business went on a global scavenger-hunt for countries offering the least regulation along with the lowest of slave-like wages, but there’s more.

Bubble #1 - Investments: Beginning in March of 2000, literally Millions of American families were financially Wiped Out from corrupt stock, bond and commodity market manipulation that still continues to this day. Maybe your family was one of those millions caught up in that earth shattering wave? If you were invested and went through that devastating blow-up of the economy [or know someone who did] you know exactly what we are talking about.

From March through July of 2000, people watched in horror while their entire life savings and pension plans evaporated into thin air, many times in a matter of weeks or sometimes even in days. Not only did these millions of people lose all of their savings, but within a decade a majority of these same people also lost their homes to foreclosure as well.

Bubble #2 - Banking: Another huge slam to the American people came from the repeal of something called the “Glass-Steagall Act” in 1999 which previously required that commercial banking and securities activities be separated, not to take place within the same financial institution. This repeal allowed banks to go on an enormous feeding-frenzy and invest [gamble] on countless trillions of worthless derivative “investments” which all went bust [requiring bank bailouts] when that bubble popped in 2007-2008.

Bubble #3 - Real Estate: Due to the weakened state of the economy from the previous two bubbles, banks were in trouble and started scrambling to earn a dollar any way they could so they started making easy auto, credit card and real estate loans to anyone who could fog a mirror. Instead of properly underwriting the real estate loans, they made loans to people who could not really afford them because all they looked at was how much equity a person had built up in their home over the years of previous payments and value increases. When that equity bubble popped in 2007, millions of people lost their homes by 2012, many times due to fraudulent [robo-signed] documents signed by the banks as they tried to save themselves. Maybe you were one of them.

Look, if you were one of those who lost everything you worked all your life for, just how does the government think you are supposed to survive, let alone have a chance to possibly recover even a small portion of what you have already lost by busting your butt at a “normal” paying job [if you can get one]? Answer.... Your Government Doesn't Care!

Here's a gut-wrencher, many previously retired people [now in their 70's and 80's] have actually had to go back to work in menial, low paying [Walmart greeter] jobs just to make ends meet because their retirement pensions were wiped out by bank speculation. Is that right or fair by any sense of what is decent?

Many innocent people caught up in those disasters were in their prime earning capacity in 2000, but now are in their 50's and 60's so they certainly do not have enough physical time left in life to be able to start-over and work [in what jobs anyway?] their way out of this dilemma either. Even if they could, no amount of savings from working at any regular job will help them recover what they lost from a lifetime of work when current interest rates are expected to remain under 2% into the foreseeable future.

Even the kids [under 30 crowd] who may have been too young to understand what was going on at the time were affected by those crashes as well because when their parents lost everything, they suffered [and are continuing to suffer] the consequences right along with the rest of their family members. This continuing disaster has affected everybody in the 99% in one way or another.

There Is A Solution: You will soon see that there is no other system that compares to HELPSys which can provide as many people who have lost everything with a better, more solid means for overall financial recovery. The best part is that it can realistically be done in only 4-7 years, thus getting yourself [along with a large number of other working families] back on track financially and living their lives [and dreams] again. HELPSys offers REAL Hope, not the political mumbo-jumbo that gets spewed out of DC and repeated as a “solution” by the talking heads on TV.

Reality Check: Just What Does It Mean To Be Considered Middle-Class In Today's World?

Most 2-income earner families like to “think” of themselves as “middle-class”, however, when viewed from a historical perspective, the numbers simply do not lie. What they tell us is shockingly relevant in understanding how far American living standards have fallen behind in true income during the past half century and how seamlessly it fits in with the premise of the “Rigged” Financial System.

Taking for granted that most families do not earn \$100,000 gross, let alone net, let's take a look at what that average [middle class] family of 4 is “expected” to spend each year. When you look at the expected [should] VS the Actual expenses, light bulbs and flashing red lights should begin going off in your head as you begin to see why the 99% are in the predicament they are in and why most will never be able to dig themselves out of debt.

The short answer is that everything negative within the system is all being done BY DESIGN against the working class as the rigged system “masters” WANT you to remain in Perpetual Debt so that you are under their constant control, begging for help.

Of course we understand that every person's individual budget will dictate [higher or lower] numbers on all of the major monthly expenses listed in the analysis below, but what we are attempting to demonstrate for you are the “True Costs” for being considered a member of the Middle-Class in current terms, considering the devalued fiat currency we know as the Dollar.

Although this news may cause you to become alarmed at how far you have yet to go just to be considered “average” [let alone secure] financially, there is no reason to panic because the HELPSys courses **will** allow you to easily get back to the restoration of your middle-class status as you rapidly ascend toward the realm of the upper 1%.

To see how far behind financially you have fallen, the following may come as a bewildering impossibility to many of you. Let's take a look at what it really means [in today's economy] to be considered financially as an “average” Middle-Class household. Keep in mind that what you are about to see exposed here considers only the BASIC expenditures.

Here Is What the System Expects You to be Spending Annually Just to be Considered as Part of the Middle-Class

Housing: [Principal, Interest, Taxes, Insurance, Maintenance] Assuming a median value of \$350,000 with a 15 year [not 30] note at 5% interest with property taxes of 1.20%, Hazard/Liability insurance of \$200/mo, Maintenance fund \$200/mo, Gardening \$200/mo = \$2,800/month = \$33,600 per year.

Mortgage Calculator

Home Price \$	350000
Down Payment	0 %
Loan Term	15 years
Interest Rate	5 %
<input checked="" type="checkbox"/> Include Optionals Below	
Property Taxes	1.2 %
Home Insurance \$	2400 /year
PMI Insurance \$	0 /year
HOA Fee \$	0 /year
Other Costs \$	4800 /year
Start Date	Apr 2018
Calculate	

Monthly Pay: \$2,767.78		
	Monthly	Total
Mortgage Payment	\$2,767.78	\$408,199.98
Property Tax	\$350.00	\$63,000.00
Home Insurance	\$200.00	\$36,000.00
Other Costs	\$400.00	\$72,000.00
Total Out-of-Pocket	\$3,717.78	\$669,199.98
Total of 180 Mortgage Payments		\$498,199.98
Total Interest		\$148,199.98
Mortgage Payoff Date		Apr 2033

NOTE: This calculation is based on an average nationwide \$350,000 standard, tract-type house in a middle to lower value market State.

Keep in mind that this calculation does not include any type of major repairs or renovations to the property. In addition, what you can actually buy for \$350,000 in places like New York, Oregon or California may not suit your tastes as to the value, square footage, neighborhoods etc.

Insurance: Health [quality plan, non government subsidized] \$2,000/mo, Life [\$3,000,000 policy] \$200/mo, Liability \$100/mo, Disability & Credit \$100/mo, Travel & Accident \$100/mo = \$2,500/mo = \$30,000 per year.

Food: Assuming 4 people at \$10 per day each, plus at least 1 quality [high end] meal per week @ \$25 each = \$380 per week X 4.3 weeks/mo = \$1,600/mo X 12 = \$19,200 per year.

Auto: Assuming a minimum of 1 [commuter] car at \$35,000 value, 3 year note @ 4%, Insurance [full coverage] \$200/mo, Fuel & fluids \$300/mo. Tires & Maintenance fund \$200/mo, License and Reg Fees @ 1% Total: \$1,000/mo = \$12,000 per year.

This calculation is based a new, run-of-the-mill, working class transport vehicle with a value of around \$35,000.

If you prefer more of a true middle class vehicle [BMW, MBZ, Porsche, Audi Etc] then you are going to have to consider choosing a “pre-owned” model in order to [hopefully] stay in a similar price range.

Utilities: Electric & Gas [inc water and disposal fees] average \$600/mo, Phones \$200/mo, Internet & Cable/Sat TV \$200/mo, = \$1,000/mo = \$12,000 per year.

Entertainment & Travel: Assuming 30 days per year at an average of \$400/day = \$12,000 per year.

Now it's time to add it all up.....

Home Price \$	35000
Down Payment	0 %
Loan Term	3 years
Interest Rate	4 %
<input checked="" type="checkbox"/> Include Optionals Below	
Property Taxes	1. %
Home Insurance \$	2400 /year
PMI Insurance \$	0 /year
HOA Fee \$	0 /year
Other Costs \$	6000 /year
Start Date	Apr 2018
Calculate	

Monthly Pay: \$1,033.34		
	Monthly	Total
Mortgage Payment	\$1,033.34	\$37,200.22
Property Tax	\$29.17	\$1,050.00
Home Insurance	\$200.00	\$7,200.00
Other Costs	\$500.00	\$18,000.00
Total Out-of-Pocket	\$1,762.51	\$63,450.22
Total of 36 Mortgage Payments		\$37,200.22
Total Interest		\$2,200.22
Mortgage Payoff Date		Apr 2021

Expected Annual Minimum Net COSTS Just to be Considered a Middle Class Household?

\$118,000!!!!!!

And now, for the bad news.....

Shock & Awe - When the Financial Realities of Life Finally Set In

After reviewing the previous economic “expectations” to be a member of just the Middle-Class, you see that it will cost you around \$120,000 per year, not even taking into account any money being put aside for things like retirement or savings of any kind, not to mention other important items like a reserve fund for private education or college fund, gifts or emergencies of any kind. Those “extras” could easily boost you expected COSTS to well over \$150,000 per year and that is just to be considered Middle-Class!

The Real Kick-In-The-You-Know-Where comes when you are forced to acknowledge that these costs are from your NET Income, which means that in order to achieve that Middle-Class standard of living, you have to earn TWICE that amount before taxes. That means you need to be earning a minimum of \$240,000 to \$300,000 PER YEAR just to meet these basic standards of \$120,000 to \$150,000 spendable.

Let's put that into another perspective, \$240,000 per year divided by the average 2000 hour work-year works out to a wage of **\$120.00 Per Hour** so how close is your current wage to that number? 99% of jobs do not pay anything remotely close to those kinds of wages, but that's the true reality of how much you need to be making as part of today's M-Class.

By now, you have to be asking yourself “If it's going to cost me upwards of \$300 Grand a year just to be considered as a “basic” member of the middle-class, [forget upper-middle or lower-rich] How in the Hell will my job EVER be able to keep up with that?”

Short Answer..... It Won't!

According to the US Bureau of Labor Statistics, even the highest paid categories of jobs available will max-out at around \$258,000 per year. Once you fall out of the top 30 of over 1,100 job categories listed, you will not even be grossing HALF of what you need to qualify to be counted as a member of the true middle-class.

If it all sounds pretty depressing and utterly hopeless, that's the exact, truthful picture it's intended to depict...

This is the Pain of Understanding You Need to See the Truth.
Understanding these Global Realities are Key Elements that will Allow You to Become Wealthy!

Now that you KNOW what the 1001+ Paths to Mediocrity in America are, [most jobs and small businesses] you can begin to formulate realistic plans that will permanently remove you from the grasp of mindless, endless, generational poverty.

CONGRATULATIONS!!!

See How Far You Have Progressed Towards Wealth in Just a Few Minutes? Imagine How Far You Will Be Able To Go!

What have you learned so far?

- You have gained insight into how the financial game has been rigged against the working class.
- You have better defined your understanding of where you are currently at in financial terms.
- You realize that working your butt off for 40 years and never being out of debt is Not for You.
- You now understand the meaning of what it actually will take [in Real Dollars] to be considered as a legitimate, established member of the True Middle-Class.

Using this platform of new understanding as a foundation for further enhancement, you are now ready to examine a completely new Paradigm Shift in how money is “earned” by the upper 10% of the middle, business, executive and financial elite classes. HINT: This does NOT entail a lifetime of backbreaking hard labor or require a PHD to accomplish!

Using the H.E.L.P. System is like having your own Financial Time-Machine.
Now you can amass more real wealth in 4-5 years than most people will ever accumulate during their entire lives!

Why You “Think” Your Life Sucks And Why You Might Be Wrong In That Analysis

Look, just about every one [of the 99%] you will meet on the street has some sort of Sob [or Boo-Hoo] story that they run [like a programmed script] in their heads in an attempt to justify WHY they are not currently in a financial position that is more to their liking.

Here are some examples [maybe you will recognize a few]:

I don't have a job.

I just got fired from my job.

My unemployment ran out so now I'm broke.

I have a crappy job and don't make enough money to even cover all my bills.

I'm living under a mountain of debt I can never repay.

Collection agents are driving me nuts and I don't know what to do.

The phone/utilities got shut off because I don't have enough to cover those bills.

I have student loans, but no job or the pay is so low I can't pay it back.

My car broke down and I don't have the money to fix it.

My car got repossessed because I got a couple months behind on payments.

My car was wrecked/stolen and the insurance isn't going to be enough to replace what I had.

My house was foreclosed on and now I'm homeless.

My spouse/mate is a [insert expletive] and we always seem to be fighting over money issues.... Etc, Etc

While these may seem to be real issues to you [when viewed in your present time], none of it matters because the Real issue is actually a matter of Perspective.....

What do we mean?

Well, imagine if you were making an extra \$1,000 Per Day, every day [\$365,000 a year] in net spendable funds. Would not most [or all] of the above “problems” simply disappear? Probably!

Therefore, the only Logical conclusion is NOT that “Your Life Sucks”, but rather it just seems like it sucks simply because you do not make enough money to pay you basic bills while also supporting your desired lifestyle.

So, what can you DO about it? **You must start by changing your entire perspective about [lack of] money!**

By implementing the [H.E.L.P. System](#), you WILL be activating some of the most important and powerful financial techniques known in today's world. Look at it like learning an unstoppable form of Financial Martial Arts.

This is not an instant "fix", [sorry to inconvenience any tire kickers still reading] and will take a little part-time [2-4 hours a week] effort to accomplish. Even if you are unemployed, you can use this same system as a temporary but lucrative source of income. **However, even on a simple part-time basis, what you can expect to achieve from basic minimal effort is that:**

- Within about 90 Days, you can have your own active, sustainable Retirement Fund in place.
- Within 4 years, you can be earning more than 60% of the general working class [\$50K+].
- Within 5 years, you can be earning more than 90% of the entire working class [a Top 10% earner, \$250K+].
- Within 7 years, you can not only be earning enough to be considered part of the new 1%, but also have just about all of the material trappings that go with that lifestyle [Houses, Cars, Clothing, Furnishing, Travel] Completely Paid For, Without Any Debt!!!

To fully utilize the financial firepower of HELPSys will require a complete change in your overall perspective as to who You really are and what You are actually capable of achieving. At Infinex University, you can learn to do a LOT!

Here's Your Thought For The Day...
If All You Ever Did With Your HELPSys Training Was To Create ONE Single FailSafe Retirement Account.
That Single Account Could Provide You With More Income Than A Lifetime Of Hard Work.....
That's Your Worst-Case Scenario. Now Imagine What 5, 10 Or 100 Accounts Working 24/7/365 Will Be Like.

From this point forward, You Must Commit to a realization that within 5-7 years from today, EVERYTHING in your financial life will have changed. Regardless of excuses, your present monetary circumstances will change even if you are flat-assed-broke. You Must Commit To Change for anything to get better, but HELPSys can be the difference. From now on, you must picture none of the daily BS you are used to having dished out to you, but rather **Where You Will Be**, regardless of today's present circumstances.

Nuts and Bolts - A Basic Overview of How the HELPSys Will Actually Help You

So far, we've been a little nebulous as to what HELPSys is and details about the program. The reason, as you've probably figured out, is because of the substantial amount of background information required in order to get most people "up to speed" with the direction of where we intend to go in this somewhat intricate process.

Since the HELPSys is no ordinary program, we have chosen to take a philosophically methodical approach that allows you to draw your own conclusions based on factual merit, rather than slamming you with some sort of a "limited-offer/today's special" crappy sales pitch, which we despise and is unnecessary.

Even though just about everyone says they "want to be rich", we understand a far deeper truth. That making substantial sums of money is like learning a foreign language to most of the population because you have been trained and conditioned in a manner which is the polar opposite for attaining real wealth. We have learned that [due to the concentrated scope of this powerful program] unless we slow down and teach our process in a simple, bite-sized, focused, effective manner, many people will overlook tiny, but very important facets of the HELPSys program that seem obvious [to us anyway]. These details could mean the difference of someone only making \$10,000 a month when the very same people could have been making \$100,000 a month or more with an identical amount of work.

In addition, we also understand that **Teaching is One Thing... Learning is Another**. We could talk to our students all day until we're blue in the face about the various technical details and intricacies of the H.E.L.P. System, but unless you can actually demonstrate that you understand the [simple but profound] step-by-step concepts and know how to at least verbalize a full implementation of the techniques being taught, we would have accomplished nothing.

As an example, just look at all of the info and detail provided on the pages of this E-Book alone and realize that what you're seeing is nothing more than a drop in the bucket as to what you are really in store for as a HELPSys student. This Is Powerful Knowledge.

The HELPSys approach is this: Slow Down So You Can Go Faster...

Now, let's examine some of the basic building blocks in using HELPSys during your first 90 - 180 days.

NOTE: Do not focus too much on the details of things like rates of return, funding or running of your various portfolio accounts at this point, we will get to those details in due course. There's a lot to learn, so just focus on each item at the time it is presented to you.

Countdown To The Big 5 - Launching Your Initial HELPSys Portfolio:

Although we will teach you dozens of advanced techniques contained within the program itself, none of them will do you any good until you learn to master the Basic 4 types of HELPSys financial accounts, [and the 10 initial variations] which are:

- 1. Retirement [Survival] Income.**
- 2. Ordinary Income [Short, Near, Mid & Long Term].**
- 3. Real Estate Acquisitions [Primary & Secondary].**
- 4. Financial & Investment Obligations**
- 5. Toys, Travel & Entertainment.**

1. Retirement [Survival] Income: The very first account you will be setting up is called your **FailSafe Account**. This is the most important account when getting started because it is the one that guarantees your long-term [financial] survival. **If all you ever did with HELPSys was set up and run this one account, you would still be putting yourself financially ahead of 99% of the general population.** This is the single account that assures you of a comfortable [Multi-Million-Dollar] annual retirement even if you chose to temporarily become a bum-on-the-street for 5-6 years while you wait for this fund to mature [but don't do that, you have way more to accomplish].

2. Ordinary Income: This is the income that most people think of when they think about being rich but it is just a single facet in the overall picture of true wealth. Since having money won't do you any good if you can't have some of it to spread around, we have broken this process into various phases of near-term [1 year], mid term [3-5 year] and long-term [7 year +] income streams. Your near-term income is designed to produce commission-based incomes of \$2,500+ monthly in **4-6 Months** but can be much higher. Mid-term investment income is additionally projected to be over \$4,000 monthly after 3 years and the long-term income streams are each designed to provide you with well in excess of \$20,000 monthly on a sustainable basis after 5-7 years. While this level of income may be all that you could possibly ever want or need [especially when combined with the Failsafe Retirement Account] we are just getting warmed up with the HELPSys processes.

3. Real Estate Acquisitions: Have you ever dreamed of living in a Million-Dollar Dream House? Most people will never set foot in one, let alone actually live in one. For the majority of the working class, even buying a simple \$250,000 tract house means a total payment of around \$1,700 per month for 30 YEARS.

Using a typical bank qualifying guideline of 30% of [gross] income, that means that you would need to be making in excess of \$5,700 every month for the next 30 Years just to pay for a quarter [\$250K instead of \$1M] of your dream home [that \$250K tract house] and that you could never qualify for that Million Dollar House in the first place unless you made 4 times as much income, which works out to about \$23,000 per month. Not a fun thought, is it?

Well, here is some good news. By applying HELPSys in the form of separate Real Estate Acquisition accounts, not only can you have your Million-Dollar Dream House, but you can Pay For It [yes, free-and-clear] in as little as 7-10 Years! Actually, your account will not only have enough to pay for that Million-Dollar House, you will also have an additional funds to spend on things like Landscaping, Property Taxes [yea, we know], Furnishings and other property upgrades. In the short-term [3-5 years] you will develop minor Real Estate accounts that will allow you to either rent an executive level home or buy one of average market value.

The best part of this process is that because you will not have blown your whole wad of investment cash from your mature Real Estate accounts, they will regenerate themselves [we'll explain later] and you get to do it all over again with a different Million-Dollar property [free-and-clear of course] the next couple of years!

So, the choice is yours, based solely on your perspective and willingness to either keep doing what you are doing right now and hope things get better... OR... Learn to use the H.E.L.P. System as a primary formula for conducting your future financial business.

Pick the scenario you prefer:

1. Slave away at a [so-called] Good-Paying job for 30 Years to [hopefully] pay-off a modest tract house. OR.

2. Use your head for 5-7 years, make the right, conservative moves financially with HELPSys, and not only Pay-Off a Million-Dollar Dream House [plus all the trimmings] but also put yourself in a solid financial position so that you get to do the same thing all over again, every couple of years after that. From Vacation Houses or Condos on the beach to commercial buildings, it is now all within your realistic reach in a relatively short timespan.

5. Toys, Travel & Entertainment:

Toys: Just hearing the word can make you feel like a kid again. Whether it's a new [or classic] sports car, custom truck, boat, plane or RV of some sort, you know what you want and we are going to show you how to get what you want along with just about everything else you have ever wanted.

Travel: For those that like to travel or for those who have always wanted to, this fund was created in part to pay for those pursuits without dipping into your primary income or other funds. Planes, Trains, Buses, Cruise Ships, Fishing Charters, Ski Trips, Group Expeditions, Safaris, Tours or just laying on a quiet beach or mountain top. Whatever your cup of tea, you now will have the time and opportunity to explore all you want.

Entertainment: Whether you might enjoy throwing a high-end [catered] party for a few close friends, dining at a 5-Star restaurant, going to a concert or ballet or even grabbing a 4-Pack of Super-Bowl tickets on a last minute whim, you will be able to actually afford and begin living a lifestyle that only the top few percent of the population will ever experience.

From the latest electronic gadgets to every kind of sporting good imaginable, nothing has to be out of reach. No, we're not saying that you should "go crazy" and buy everything in sight [that's for fools]. However, if there is somewhere that you have always wanted to go or something you have wanted to do, from hang-gliding to photography, now you will have not only the time, but the money and opportunity to buy really great gear [that will last] so you can pursue that new sport or hobby or just visit a particular spot you've never been to before. Keep in mind that these are only the "Basic" 5 accounts, which are just the tip of the iceberg.

Do you now see why we said earlier that, to change your Life, you must begin to change your Perspective?

Peeling The Onion - Exposing Some Inner Structure Layers of HELPSys

At this point, any rational person must be thinking "everything all sounds great, but how in the heck can anyone possibly make something like this work?" The irony here is that, rather than feeding you some sort of sales pitch, we are doing our best to TRY and bring out the skeptic in you. Call us nuts, but we do know what we're talking about, so we can do some seemingly crazy things to challenge your brain and get you thinking because in the end we know that we can prove our premise, which is:

[How To Get There \[where you want to be\] From Here \[where you are, right this minute\].](#)

What exactly is HELPSys Again?

This is the [Infinex University's](#) acronym for the **Hyper Efficient Leverage Protocols System**, which is a multi discipline, college-level financial course, using the most current and powerful financial tech for creating mass wealth. There are currently 17 account categories utilizing 6 levels of advancement for a total of [at least] 102 industrial-strength financial accounts that can be created during the term of the course through Infinex University. Each of the 102 potential accounts have the standalone potential to achieve multi-million-dollar Annual valuations!

The HELPSys course goes so far beyond classroom theory with hands-on tools that are actively being used in the global financial markets today that it is more like being offered a once in a lifetime chance to become a Wall Street apprentice for a generous Billionaire.

Example: With current interest rates hovering at or near Zero Percent [in some cases, even negative rates are possible], there are virtually no incentives for average investors to bother trying to save money in an attempt to earn income for any hope of a decent retirement.

However, by learning how to activate the HELPSys Protocols at your local geographical level, you now have the ability to consistently achieve, on your own [are you ready for this?]...

Annual Compound Interest Rates In Excess Of 450%!

These are PROVEN [non theory] techniques currently being used right now by some of the biggest, most savvy global banking, investment and hedge-fund firms around the clock to generate massive incomes that would otherwise be impossible to achieve. Most of the advanced trading techniques are highly-guarded secrets used by the top fractions of the 1% and it's no surprise that they would prefer to keep this information "under wraps". We use many of the less sophisticated trade algorithms and techniques everyday and can attest to the FACT that these financial formulas really do work, right out of the box.

Now, to a certain degree, we do have some common ground with our 1% brethren concerning certain degrees of protectionism. We're not so naive as to think that letting this info out willy-nilly into "the wild" would be that great of an idea. Therefore, we've agreed not to make the actual details of this information available to so many people that it gets diluted. However, there is currently such an abundance in global funding profits that no one at the top is going to complain about a small percentage of people

getting in on a little of the action because there is no way you will ever be able to compete with the established “Billionaires Club”. In a nutshell, what we are focused on teaching you are daily techniques reminiscent of a clean-up project on some of the table scraps [albeit very nice scraps] left over from the “Billionaire’s Club Buffet”. When all is said and done, we continuously find humor in the fact that the Super-Wealthy actually would walk away from these vast [to most of us] sums of money as not worth their “trouble”. However, you definitely will not hear us complaining about being given the opportunity to “grab a broom” and sweep up some of those available profits.

**Let’s look at the Parabolic nature of HELPSys and what it means in relation to creating your new lifestyle.
Visualizing HELPSys From A Practical Vantage Point**

What do the potential numbers for HELPSys investments actually look like? Glad you asked because now we are going to examine some charts based upon annual return rates of 450% [you may do much better].

NOTE: Do NOT concern yourself with sources of investment funding if you are currently cash-strapped. Even if you have sources of investment funding, it is still recommended that you let us help you obtain your investment capital because the money you receive through HELPSys is not a loan and you never have to pay it back.

First off, let’s look at a Minimum-Value FailSafe Retirement Account. This is the first type of account you will open and is designed to be a long-term [6-7 year primary window] fund, which means that you do NOT withdraw from it until it matures. Initially, you would start a Standard Failsafe account using an investment of \$100 [using HELPSys commission funds]. To prove a point as to the power of HELPSys, **funding of an account can be as low as \$100** [module shown below] and will as your Worst-Case fund taking about 7 years to mature.

Here’s a visual representation of our most Basic Account... The \$100 HELPSys Module:

Initial Investment \$100

Annual Contribution \$0

Monthly Contribution \$0

Contribute at the beginning end of each compounding period

Interest Rate 450 %

Compound annually

Investment Length 7 years 0 months

Tax Rate 50 %

Inflation Rate 0 %

Calculate **Clear**

Results

Ending Balance \$48,219.49

Total Principal \$100.00

Total Interest \$96,238.97

Total Tax \$48,119.49

Total Interest after Tax \$48,119.49

Visualizing A HELPSys Account Module

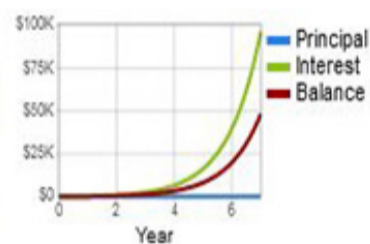
What you are looking at on the chart to the left is the most basic of all HELPSys accounts. These accounts are known as Modules because the initial investment is only .10 of a standard Investment Unit [IU], or \$100 USD. However, the investment return for a single Module is nothing to sneeze at because these accounts can be very helpful when used for such items as:

1. Setting up a college tuition fund for [each] one of your children.
2. Creating long term trust funds for each of your children [or others] that will continue to give them a great financial foundation to work with.
3. Creating multiple accounts to pay for everything from quality Health Care to whatever else that is on your list.
4. Setting up long-term funds for various groups or charities you are [or may wish to be] involved in.

Accumulation Schedule

Annual Schedule Monthly Schedule

Year	Deposit	Interest	Tax	Ending Balance
1	\$100.00	\$283.45	\$141.72	\$241.72
2	\$0.00	\$685.15	\$342.58	\$584.30
3	\$0.00	\$1,656.17	\$828.08	\$1,412.38
4	\$0.00	\$4,003.34	\$2,001.67	\$3,414.05
5	\$0.00	\$9,676.97	\$4,838.49	\$8,252.54
6	\$0.00	\$23,391.45	\$11,695.72	\$19,948.26
7	\$0.00	\$56,542.45	\$28,271.22	\$48,219.49



Now you have a powerful new tool to provide wealth for others and you can provide massive, long-term support for each of them for about the price of a halfway decent pair of shoes!

Analyzing HELPSys From A Practical Vantage Point

As you can see from the Basic HELPSys Minimum FailSafe Module chart, you will have the ability to turn a paltry 100 Dollar bill into a Retirement fund worth thousands in a 7 year timespan! Now you should be able to see some of *how* the Rich Keep Getting Richer and how easy the H.E.L.P. System makes your goal of achieving a secure lifestyle a truly viable reality.

What are HELPSys Investment Units?: When you become a HELPSys student member, you have the opportunity to assist us in locating a handful of like-minded individuals who would benefit from the same investment program knowledge being offered to you. For each active student your refer, **HELPSys will pay you \$60.00 [USD] Per Month.**

Although you can spend monthly commission funds you earn any way you wish, it is our hope that you will follow our directions to permanently get out of debt and invest that cash into the various fund accounts that can provide you with long term income. Remember that YOU are in Full Control of these accounts [and from which we have no financial gain in] until such time as your wealth accumulation ability has the time to crystallize and you no longer require our assistance. In order to stay on track with the HELPSys course objectives, you should consider the referral of at least 2 new students to be a realistic monthly goal in order to achieve the setup of your portfolio accounts during the full course term. This is the initial work that will make you rich if you choose to follow our simple 3-step HELPSys process.

Understanding The Raw Power of HELPSys

Initial Investment \$1,000

Annual Contribution \$0

Monthly Contribution \$0

Contribute at the beginning end of each compounding period

Interest Rate 450 %

Compound annually

Investment Length 7 years 0 months

Tax Rate 50 %

Inflation Rate 0 %

Calculate **Clear**

Results

Ending Balance \$482,194.86

Total Principal \$1,000.00

Total Interest \$962,389.72

Total Tax \$481,194.86

Total Interest after Tax \$481,194.86

Accumulation Schedule

Annual Schedule Monthly Schedule

Year	Deposit	Interest	Tax	Ending Balance
1	\$1,000.00	\$2,834.45	\$1,417.23	\$2,417.23
2	\$0.00	\$6,851.52	\$3,425.76	\$5,842.99
3	\$0.00	\$16,561.69	\$8,280.84	\$14,123.83
4	\$0.00	\$40,033.36	\$20,016.68	\$34,140.51
5	\$0.00	\$96,769.74	\$48,384.87	\$82,525.38
6	\$0.00	\$233,914.47	\$116,957.24	\$199,482.62
7	\$0.00	\$565,424.48	\$282,712.24	\$482,194.86

As you can see according to the chart at the left, a Standard I.U. Investment Unit account of \$1,000 [from referral commissions] has the ability to return a gross value of over \$2 Million Dollars to you in a timespan of just 5 years.

These annual [net income] results are from the modest investment of a **Single HELPSys Investment Unit** [\$1,000], fully leveraged over a 7 year term.

Note: From an analytical perspective, if you look a little closer at the final value calculation for year #4, you will see the total is approximately \$366K.

What this should tell you is that [in round numbers] you could cash out about \$250,000 at the end of year #7 and re-invest more than is currently showing for year #6. This would leave you an even higher return in year #8 than the near Half Million Dollars currently showing for year #7, meaning this one standard account could do a repeat payoff every year.

Simple math proves that, from this ONE standard account, you could keep repeating the identical process every year, extracting [at least] \$250,000 annually without disturbing your base investment.

This single account demonstrates the Awesome Fiscal Power of the **Hyper Efficient Leverage Protocols System.**
As a HELPSys graduate, just imagine what 100 of these Accounts could do for your bottom line!

Structuring The Initial Elements of Your HELPSys Portfolio

Using the most cost efficient method for getting started [Associate] once you have done your initial part in supporting HELPSys by sponsoring 10 students, it will be time to start reaping the rewards for yourself as you will get \$600 per month for starters.

After you have become a fully verified HELPSys member, every completed referral brings you one more investment credit of \$60 per month. Let's look at how you could structure each of those accounts for maximum benefit from that point forward.

S1: Assuming you only have a small amount of time to commit to building a portfolio, assume you provide 3 referrals per month. Therefore, after 6 months you would have about 18 referrals = 18 x \$60 = \$1,080 total with \$880 as net income after tuition.

Your first \$100 investment funds went towards setting up your primary FailSafe account while the approx \$900 balance can provide investment funds for a near full-sized primary income account. This failsafe account could produce about \$10,000 per month net after 7 years, or about \$125,000 per year in sustainable income. Additional accounts of the same size could be set up monthly and duplicate the spendable revenue and additional commissions could create accounts to grow a larger portfolio.

Account #1: Half-Standard Retirement [Estimated Timeframe to Setup: 2-3 Months] HELPSys 101

This chart is a representation of HELPSys Half-Standard Retirement account you will be setting up in the beginning stage of your overall portfolio formation. You can set these monthly.

The Half size account is based on an initial value of .50 I.U. [\$500] with 7 year yield time-frame with approximate net income shown.

You will be responsible for making adjustments to each basic account based on the specific purpose that particular account is intended to address.

The number of accounts you will manage within your portfolio are entirely up to you within the previously specified physical limitations that have already been discussed.

It is intended that this Account be left intact for a minimum 7 years before being partially cashed out or any funds are removed.

However, this fund may be at least partially cashed out [50%+] after 6 years on an emergency basis due to the inherent compound growth involved.

As an Associate, there is a substantial amount of additional information that will be available to you. However, with just these few examples, you should be able to determine the financial direction we wish to point you in.

As a Student Member, everything in the HELPSys program will be made crystal clear to you right down to the most minute of details.

Let's Review - HELPSys In A Nutshell

The **Hyper Efficient Leverage Protocols System** is the one tool available to the average person that allows you to make more real money than you ever thought possible. You will gain financial independence in a manner that is consistent with the existing banking structure used within the global financial marketplace. The simple answer is that this system works.

HELPSys allows you to earn massive rates of return while competing locally against the largest global banking, investment and hedge fund firms. You win consistently by entering the same but smaller markets that they do not have the time or inclination to bother with.

HELPSys does NOT require:

- Above average marketing skills.
- Undue amounts of time invested.
- Enormous [or any] sums of out-of-pocket investment capital.
- An extensive financial or other educational background.



By learning and using the **Hyper Efficient Leverage Protocols System**, you will be permanently taking control of every facet of your financial life within your first year. You will then continue charting your own path away from the misery of the 99% and towards a sustainable income future enjoyed by the 1%. Depending on your financial needs, you can be completely retired from any work whatsoever in as little as 3-5 years if you so desire, or you can continue for as long as you have the energy to run [or at least manage] your developed portfolio.

Whether you choose Infinex University's 2-year or longer HELPSys course, we will teach you everything you need to get your entire financial account portfolios up, running and generating cash quickly. This includes the necessary tools we have in place to provide you with all of the working capital you will ever need to begin your journey.

Once you are established, you will become your own financial master, fully independent from us and our training and support systems. This is the true meaning of independence. Yes, you will be required to learn and to implement the inner workings of HELPSys, no one can be expected to do that part for you. Once learned, these will be tools that will serve you for a lifetime.

The amount of time you spend implementing HELPSys will be minimal for the available investment returns as follows:

- In the first couple of years, you can expect to work your accounts an average of 3 to 5 hours per week.
- This timeframe normally doubles in the third year [10 hours a week] and again in the fifth year [20-30 hours per week] when you could be expecting to be earning well over \$250,000 per year.



Accumulation Schedule

Year	Deposit	Interest	Tax	Ending Balance
1	\$500.00	\$1,417.23	\$708.61	\$1,208.61
2	\$0.00	\$3,425.76	\$1,712.88	\$2,921.49
3	\$0.00	\$8,280.84	\$4,140.42	\$7,061.92
4	\$0.00	\$20,016.68	\$10,008.34	\$17,070.26
5	\$0.00	\$48,384.87	\$24,192.44	\$41,262.69
6	\$0.00	\$116,957.24	\$58,478.62	\$99,741.31
7	\$0.00	\$282,712.24	\$141,356.12	\$241,097.43

- From your sixth year onward, volume goes up substantially, so the time required to run your portfolio will jump significantly. Normally, the size of the portfolio we help you create will be outside the ability for one person to handle alone as it will require an activity commitment of 80-120+ hours per week. Therefore, you will be hitting that personal, physical time barrier we spoke of at the beginning since no one wants to work those kind of hours regardless of how much money they can make.

However, since you can expect to be earning from \$500,000 to \$1,000,000+ per year by then, there is no reason to have to work that hard because you will have all the funding you need to be able to hire a few [well paid] trusted key assistants as necessary to continue a sustainable growth path.

Eventually, you will hit the Magic Max ROI where you have all of your material needs covered and may decide that you want to start enjoying life instead of work and do not wish to proceed any further. Where that magic number is, only you can decide.

Now it's time for the rubber to meet the road. Weigh carefully all of your personal financial burdens for waiting, procrastinating or finding reasons [excuses] for not implementing the HELPSys as soon as possible:

- Do you think your present retirement plan will work out just fine for you, or will you need more?
- Can you name one legitimate excuse for not wanting to become at least somewhat wealthy?
- Do you think you will be better-off financially one year from now by not starting HELPSys right away?
- After reading all of the past pages, have you not learned that you have absolutely nothing to lose and everything to gain even if all you ever did was set up a single, tiny [\$100] HELPSys FailSafe Module for yourself?

[Laying It On The Line - Are You Done Playing Russian Roulette With Your Financial Future?](#)

Like it or not, you know that the “Big Boys” are running the global financial show and they take pleasure in knowing that their plans are working and that you are currently getting absolutely crushed in their game of “Getting Ahead”.

If you try to follow any of the traditional [40 year job] paths to success, “they” know that only a tiny fraction of the population will make it while almost everyone else will end up in similar, dire financial situations as they face retirement. The Big Boys will continue to take the elevator while you continue to get the shaft.

It's a sick and twisted game they are playing on you right now. If you want out of the maze then pay attention to the map we are showing you because it may be your only chance to level the playing field in the time you have available.

By ignoring or dismissing the gift of information we are giving you here, the only reasonable assumption is that you have already been mentally programmed to somehow enjoy the “excitement” of betting your entire financial life against the house, [which is a rigged system] for which you are destined to lose. The only payoff for NOT using the HELPSys is that you get to keep playing an empty game of financial Russian Roulette that has been lain out for you. In that game, the only reward for spinning the chamber and taking your “turn” is that nothing happens and you “win” by not splattering your financial self all over the wall. Is that your idea of success?

Now, we're not saying that HELPSys is the only answer, but there is nothing better. Unless your deepest desire is to fit in with everyone you know by losing this game, you know that you must do something [anything] that is completely different from the 99%.

If those 99% do not find a way to increase their value substantially, then they might as well quit working so hard and give up right now because they are finished, but they just aren't smart enough to realize it yet. By the time they are ready to retire, the sum total of their life's work will have already been spent and the little remainder they have left over is still going to look virtually the same across the board as the rest of the 99% crowd. The further into the future this goes, the less any saved dollars will be worth.

[Sad Facts - If the 99% are extremely lucky:](#)

- They may end up with a modest little house that is [hopefully] paid off before they retire.
- They may have purchased a few toys [new car, boat, RV etc] but will never be able to afford to replace them, so those items are going to have to last for the rest of their lives.
- They may have some retirement or other savings to supplement that Social Security check they will come to depend on for economic survival but rising prices on everything from food to healthcare will wipe out any remaining value of that money.

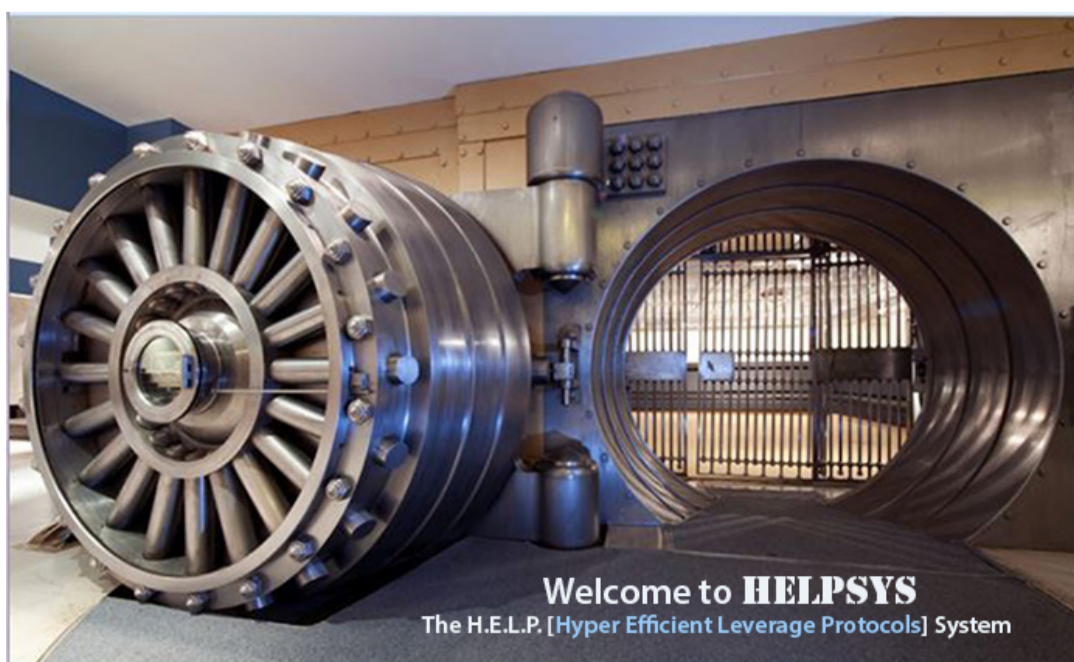
Due to massive shifts in the global economy since Q1 2000, most baby-boomer's will not even have those necessities in place and will have to “make do” with whatever scant resources they can muster or take odd jobs when they are in their 80's and should be enjoying what little life they have left. So, you want to be a Walmart Greeter? Sorry, we had a robot take that job last week... FTW!

Although no one can be absolutely sure of what the future will bring, you can make some educated guesses on many things, based on past events:

- Is it likely that prices on everything you want and need will be trending upward in the future?
- Is it likely that inflation will outpace the net increases in the average working populations' paychecks?
- Is it likely that technology will actually cause less prosperity [jobs] for the masses than there are right now?
- Is it likely that there will be tax increases due to need for more government assistance for the working poor?
- Is it likely that the retirement age will keep going up as less people will actually be able to afford to retire?
- Is it likely that the demise of the American Middle Class is a completely staged event?

- **[Is it likely that YOU now intend to do something about this unacceptable financial situation for yourself and family?](#)**

[Visit Infinex University and Take Control of Your Financial Future Today](#)



Summary of the HELPSys Basic Structured Accounts

Even though we have just scratched the surface of entire HELPSys banking systems, what you should be able to surmise from the previous breakdown of the various [basic] HELPSys accounts is that [depending on your individual effort] within 4 to 16 months you will have put yourself on a solid path to financial freedom in ways most people will never be able to fathom, let alone achieve.

Let's review some of the HELPSys portfolio accounts you will be setting up for yourself :

- FailSafe [7 year] Sustainable Annual Retirement Fund
- Short Term [1-2 year] Income [\$2,500+ monthly with commissions]
- Near Term [3 year] Income [\$8,000+ monthly]
- Mid Term [4 year] Income [\$15,000+ monthly]
- Long-Term [7 year] Income [\$250,000+ Annually]
- Real Estate Acquisitions [\$250,000+ Annually]
- Toys Accounts [1, 2 & 3 @ \$250,000+ Annually]
- Travel Accounts [\$250,000+ Annually]
- Entertainment Accounts [\$250,000+ Annually]

Although this may look like a complete and well-rounded financial scenario which would provide you with everything you could possibly want, by utilizing our more Advanced HELPSys Techniques [yes, they are included in the course curriculum] there is still so MUCH more that can be done, such as the creation of:

- Debt Relief Funds
- Health [and other] Insurance Funds
- Trust Funds
- College Funds
- Investment Funds [Domestic and International]
- Charitable Contribution Funds and much more.

In addition, we're betting that a few of you analytical types might have even noticed that the sample accounts shown were all in Net income terms. The calculations aren't perfect because States differ. Therefore, the amounts shown in all of the previous charts have the potential to be paid to you in Net SPENDABLE Dollars which may be higher than shown!

Yes, we know that we have covered a LOT of ground, but just think about how much of this story we haven't told you yet [hint, it's a lot].

This story is so much bigger than we are prepared to disclose to non-students at this time. If we spilled the whole bag-of-beans to the public, it would really ruffle some elite banking feathers. Therefore, let's just be thankful and content that we have the ability to offer this opportunity to a relatively few members and put you on the "right side of the fence", if that is where you want to be.

We realize that for some of you who are reading this life changing information and have never made over 50 grand in a year, this may all sound like something out of a Sci-Fi novel. We realize that right now you may be quite shocked, dismayed or even peeved that you have not been the subject of invitation into any of the privileged circles where this sort of information circulates daily. However, you may now have a better understanding as to why certain groups are known as the 1% and why you are not in their club.

The fact is that you don't need to be in their "club" in order to benefit financially by **using the very same techniques to get rich as they use**. Even though you will probably never be in the same league as the "Big Boys" nor invited to any of their functions, you do have the opportunity to live a very comfortable lifestyle much above the majority of everyone you presently know.

The Clock Is Ticking - It's Time To Make A Decision You Can Live With



So far, we have discussed many things, but in the final analysis you know for fact that:

- The Rich will keep getting richer and the Poor will keep getting poorer.
- The Middle-Class are being systematically phased out of economic existence.
- You don't want to spend the rest of your days living like a slave or beggar.
- Prices on everything keep rising while real wages [adjusted for inflation] are dropping.
- In the very near future, the economy [among other things] is going to hit the proverbial Fan and collapse.
- You cannot keep going down the same financial path you are traveling right now, expecting different results.
- There is a very good likelihood that in the near future, a robot will probably be taking your job.
- You can't count on a company pension or Social Security to do anything but help you survive with just the bare essentials.
- Within 15 years, most of the good paying jobs and any opportunity to become wealthy will be long gone.
- You don't have much time to put a financial plan together, but with HELPSys, there is still time if you act now.

Now, we could give you several container-loads of other reasons as to why you need to do something [anything] if you're going to have a snowball's chance of surviving what is coming, but that would be like beating a dead horse because you already KNOW that everything we have been and are telling you right now is Pure Truth.

If nothing else, you should be able to tell by reading this expose' that we hate selling and would much rather give you all that we can. We are prepared to not only work with you to give you the HELPSys course, but to also help you obtain all of the working capital necessary to put everything into motion, benefiting your account, not ours. What more could any reasonable person ask?

You know it is not reasonable for us to be expected to do everything for you and to do it all by ourselves, so now it's your turn. Hopefully, you have gained some important insights from this guide into the world of wealth that lies all around you but you were never able to touch. More importantly, we hope that you are one of the few who are not only able to see [and read] the handwriting on the wall, but are also one of those few [the new 1%] who can see what's coming and do not intend to be one of the last one's standing on the deck of the [financial] Titanic, arranging deck chairs and looking for a life preserver as the ship goes under.

It is up to you to draw your own conclusions from this analogy, but as you are currently not a member, we have still tossed every

[informational] life preserver to you that we can. Therefore, if you refuse our help, you will eventually see “the light”, even if you waited until it was too late. However, our conscious will be clear because you won’t honestly be able to say that we didn’t try to help you when it could have actually mattered and done you the most good.

One of the main reasons that most people will never become wealthy is that they have become brainwashed with the thought that real wealth does not exist, except for a small class of people. Because of that, they believe that they are inferior or unworthy and thus would never even recognize an opportunity of this magnitude, let alone try it. For example, what’s the first thing that came to your mind when we originally said that we could show you exactly how to turn a meager \$100 investment into a potential multi-million dollar annual income stream for yourself? Did you believe the claim or just got ready to move along because you thought we had to be full of it but kept reading out of curiosity?

More importantly, even if you did want to believe our claim, do you actually have enough belief in yourself to think that you could go out and prove if it was true or not? You see, there are concrete reasons why most people will never make it big. Even with something as powerful as HELPSys, you can only help those who are willing to try. The fact that you have read this far means that you do have the potential to advance well beyond the expected financial norms of the 99%.

Now all you have to do is prove to yourself whether or not we have indeed been completely honest with you. If you’ve been listening to the little voice inside yourself that is never wrong, then we’re pretty sure you already know the answer to that question. With that said, we stand ready to assist you in developing the most comprehensive financial structure for yourself and family that you could ever imagine. All you have to do is play your role in this grand game of wealth.

The HELPSys process is not to be taken lightly as it will change just about every perception you have about the creation of wealth and how to accumulate it in large quantities in a relatively short period of time. The timing is a critical factor at this juncture as you will need that wealth soon in order to diversify as quickly as possible for the global changes that are headed your way.

Therefore, everything now rests on You and your ability to make an educated, adult analysis of the entire economic situation that lies before you in this world. Use the good sense you were given to decide the proper path and course of action that you need to take which will be the most beneficial to you in the long run.

Becoming A Member Of The New 1% Starts With You Making A Correct Decision.... Choose Wisely

Code Of Silence:

Our Code Of Silence is very important to us as it should be to you as well because we take these matters very seriously.

Although we are providing lots of hints to you [the public] as to what HELPSys is, how it works and what it can do for you....
No confidential details about the actual inner-workings of the system have been disclosed to you yet.

When you actually join [Infinex University](#), what you are receiving as an active HELPSys student is a specific, personal LICENSE to learn and implement the confidential Hyper Efficient Leverage Protocols System for YOURSELF ONLY.

Yes, we want to get our message out there to attract other students, but we’re not going to give a damn thing away as to the actual workings of these Highly Classified techniques to anyone but our students. Therefore, if you intend to become one of the 1% who are successfully using these techniques to become rich, you are going to have to live by the same rules that we do..... This is a Closed Informational Loop, ultimately for your benefit and those of our students, so there are NO EXCEPTIONS TO THIS POLICY.

What does this mean? Simple, you can talk all day to everyone you know about how great the Infinex University HELPSys course is, what it can do for them and how they can become students themselves.... BUT YOU CANNOT BREATHE A WORD ABOUT ANY OF THE ACTUAL COURSE MATERIAL TO ANYONE.

- **Not to your Mom, Dad, Aunt or Uncle**
- **Not to your Siblings**
- **Not to your BFF..... NO ONE!**

Honestly, we really don’t even want you to discuss this confidential information with your husband/wife, but our lawyers tell us that is about the only exception we have to make, on the condition that they accept and agree to be bound by the same non-disclosure agreement as you. All students must agree to NEVER discuss the material with anyone else except one of our active HELPSys students. If in doubt as to the active status of a student you wish to discuss info with, check with us first.

This also means no outside discussion of course materials. NO BLOGS, CHAT-ROOMS [anonymous or not], REVIEWS, INTERVIEWS, EMAILS, PHONE CALLS, FAX OR ANY FORM OF COMMUNICATION whatsoever [on or offline] regarding the actual details of what you are about to learn through the Infinex University HELPSys courses.

Why are we so adamant about enforcing Our Code of Silence? Simple, YOU and ALL of the other HELPSys students are extremely important to us. HELPSys is a formula that WORKS so long as the general public does not have access to it. This is why we were originally forbidden from disclosing this information and why it must remain somewhat hidden from the public at large.

By becoming an [Infinex University](#) student and taking the HELPSys courses, you agree without reservation of any kind, to protect any and all of the information you receive for the benefit of all involved and you agree to be held accountable by accepting to pay any and all legal costs or financial damages incurred as necessary to enforce your failure to abide by our Code of Silence.

To put it plainly through an analogy everyone should be able to understand. We [including all HELPSys students] are entrusting you with one of The Golden Geese that lays the golden eggs. If you abuse, injure or kill that Golden Goose, You WILL pay the price for any damage you cause to the full extent of the law.

The price you pay for becoming a member of the 1% means just that.... The other 99% of the population will be excluded. We can’t help everyone. As a HELPSys student, you agree to become a valued asset for your community and you can’t do that by giving away the ONE confidential thing that gives you that value. Therefore, if you agree with Our Code of Silence and can see that it is here to protect you as it does for all our students, then we are here to assist you any way we can. Otherwise, no dice.

It’s GO Time - Getting started as a HELPSys Student Member..

OK, this is the moment you’ve been waiting for. After everything you have read, your journey is about to begin and you have finally made it to the station, but now you have to decide where you want to go from here. You are faced with 2 choices, each of which will define how you spend the rest of your life:

1. **Do you climb on the train with us and take the ride of your life? ... Or...**
2. **Do you chicken-out, turn around, and walk back down that lonely, dusty little dirt road to obscurity all because you didn’t have the guts to even try the one thing that could have made all the difference in the world to you?**

Knowing what you know now makes the choice pretty obvious, right? We've already shown you in clear detail the amazing wealth-building power contained within a Single HELPSys account and what it can do to change your life. Even one of our tiniest little \$100 Module Accounts can make more money for you in 5-7 years than most people will ever earn in a lifetime of hard work. You know what this advanced course system can do for you financially, even in a worst-case scenario, so what are you waiting for, a written invitation?

If you have taken the time to do the math, you will see that we are encouraging you to open at least 2 accounts per month [for yourself] during the entire term of our [Infinex University](#) HELPSys course. There's a potential of 100+ accounts [and an unlimited number of Modules] that you could have generating massive amounts of cash for you by the time you're ready to graduate from the HELPSys course at Infinex University.

We get it: Maybe you don't need all of those 100+ powerful financial accounts to be happy, so the real question now becomes...

[What's it worth to have all the tools you need in order to become as rich as you ever want to be?](#)

Yes, you could spend a Million Dollars for an education that offers anything remotely close to the result potential of the H.E.L.P. System and it would still be worth every penny....

However, we're not only willing to give you the Keys to the Kingdom for FREE in exchange for a little effort on your part, we will actually PAY YOU to do it! This is the basis of the student participation [sweat-equity] program discussed earlier.

When we originally started offering this course in 2008, enrollment was limited to a select few individuals already established in the investment and insurance industries. Each of those students paid a flat \$12,000.00 tuition [upfront], based on an extended valuation rate of \$250 a month for 48 months with no participation even available at the time. That value hasn't changed, but the mission has. The primary objective back then was to help investment professionals bolster portfolios for their clients, which then led to individuals wanting to use these techniques for themselves once the word got out.

In the individual market, not everyone had an "extra" \$50,000 laying around to invest, so people started borrowing money from friends and family, which is something we do not generally approve of. This forced us to start looking at ways to make this a more complete service for the non-professional investor. The answer we came up with was ***sweat-equity participation***. Since we began offering participation to help our members generate investment capital without putting themselves into debt, it has proved to be a very useful tool for our students and membership has been increasing steadily. However, we realized that with our new systems already up and running, we could reasonably accommodate a considerably larger number of new students. Those improvements made it possible to speed up the student enrollment process in order to finalize Phase 1 of this project as originally planned.

Therefore, based on student feedback, we started offering a new enrollment option that best meets your investment objectives.

Option: Associate Investor: [full-participant] Pays a monthly associate license fee in the amount of \$199.95 for the HELPSys associate marketing system. Investors choosing this option agree to sponsor a minimum of 5 members under their associate license in order to receive the actual Infinex University HELPSys financial course and become eligible for investment unit credits. A commission[\$60.00] is paid to active associates monthly for *each* of the active student members you have signed up including those first 5 you sponsored, which should be enough to fully fund your account in phase-one of your worst-case portfolio.

This is a Sweat-Equity option, which is ideal for those who either do not have any sources of major investment capital or for those who would rather hang on to the money they currently do have and earn their investment capital as they go along. It's a great way to get started because you can receive a substantial amount of cash to use in creating your own HELPSys mass-leverage investment portfolio.

NOTE: If you need a reminder, check page 15 again to re-examine what you can do with each of your Investment Credits.

When you carefully weigh the alternatives currently available for the average person to have any real opportunity to financially get ahead or even become wealthy, it is fairly easy to see that the HELPSys program is a very rare find amongst the weeds of false optimism. All it takes is just one account to give you more income than most people could ever earn in a lifetime. Surely, you have time for that much effort, right?

The Bottom Line Is This: We understand that not everyone needs [or wants] a multi-million dollar annual retirement or income. Therefore, if all you need is a basic monthly income supplement in the \$4,000 to \$10,000 range, [net spendable] you can easily accomplish this goal in under 7 years using the HELPSys techniques and tools available through [Infinex University](#). Once you achieve your desired basic level of monthly financial comfort, you can then take some time to re-evaluate your economic situation and decide if you wish to increase those support levels or not. Remember, you are in complete control of your portfolio at all times. As a thinking adult, when you weigh everything HELPSys has to offer, what have you got to lose by joining the new 1%?

NOTE: Once enrolled, each active student member has equal standing and receives the same HELPSys course training from Infinex University. You will be graded by your financial progress which will be determined by the number of accounts you start and the overall profitability created by each account. Grades are not determined based on your present financial capacity or your ability to earn investment capital funds via your associate license. However, bonus scores are awarded for meeting performance objectives in the creation of your accounts within specified time-frames. In order to receive at least a minimum passing graduate score, you must be able to demonstrate that you have started and are actively running at least 5 full-sized operational accounts and 1 module for yourself by the end of your course term.

* All associate investor payments subject to the Infinex University Association agreement terms and conditions.

[At Infinex University, a financial future of abundance awaits your simple decision to claim success. Get Started Today.](#)



HELPSys - Paths To Success

As you have previously read, there are multiple paths to success with HELPSys, the path you choose is determined by your current financial desire. However, all HELPSys paths lead you to the same destination, financial independence.

Independent Investor: If you already have sufficient investment capital but just need the opportunity to put your money to work in a high return environment, sponsoring at the minimum level might be the correct choice.

Because investment capital is not an issue for you, within 3 to 6 months you should have set up a minimum of 5 complete portfolios and you can continue to set up all of the additional portfolios your lifestyle requires.

As an investor, you may not need to extract funds from your investments for at least 4 years so your portfolios will reach maturity at a much quicker pace allowing you to have available funding to complete major, near-future financial projects you may be considering.

Associate Investor: For the majority of people who do not have the immediate financial resources of an Independent Investor, Infinex University offers a viable alternative for the acquisition of considerable investment capital through the process of a sweat-equity exchange.

As an Associate Investor, instead of having to pay for the HELPSys courses you will exchange a little of your time to sponsor at least 5 new students for our program. For each new student sponsored, you will receive a credit towards access of the HELPSys course along with the working capital to make your dreams a reality.

Once you have completed your minimum sponsoring mission of 5 students, **2 very important things will happen:**

1. You receive a license unlock key to the full HELPSys course so that you can begin your study of the Hyper Efficient Leverage Protocols System as you prepare to transition to your new life of high profit investing.
2. You will begin to receive actual monthly investment capital from Infinex University for each of the active students you have sponsored in the past and into the future.

This capital is based on a flat monthly rebate of \$60 from each active student or associate you have personally sponsored and is paid to you at a minimum rate monthly, based on your total number of active, personally-sponsored students.

The more new students you continue to sponsor, the more investment capital you will earn. If you simply sponsored 1 new student per week, in a single year you could have \$3,000 per month [50 x \$60] to invest in your new HELPSys Portfolios!

Realistically, if all you do is sponsor 5 students to earn the credits for your Infinex University enrollment and start receiving your Venture Capital Funds every month. Some extra effort of sponsoring just one new student every month can keep growing your monthly investment capital but you can do as much as you want to.

Let's look at the big picture. With a little effort, it's easy to get your first 5 in 1 to 2 months (less than 1 per week). Just keeping that realistic pace means that within a year you could be opening many new accounts every month! Yes, you can do more if you sponsor more students to build a larger investment capital fund for yourself. Go back and re-read what just one account could be worth to you and think about the massive income potential from just 1 Portfolio. This is a life-changing event that puts you right where you belong financially... In the drivers seat.

What's Right For You?

After reading Bank Secrets Revealed, we know that it has become easier for you to see the handwriting on the wall. You know that if you continue down the same financial path you're on now, nothing will get better, but what can you do now?

Follow your instincts. Trust yourself. Which of the 3 following scenarios is most likely to make the most economic sense to you:

1. Keep doing what you are doing now... Go to work, pay the bills, follow a strict budget so you don't bounce any checks, read want ads every week looking for a better job, try to save a few bucks here and there and watch in dismay as those savings disappear every year on "emergencies" that always seem to come up. Keep telling yourself that things will get better... maybe you'll win the lottery... maybe uncle Bob will die and leave you a few thousand... Is this the future you want?
2. Spend 3 to 5 years of fulltime effort studying, while having to borrow \$30K to \$50K to get an education that will [hopefully] allow you to go out and compete for a job that only pays \$30 - \$50K a year [so you can pay those loans back] and will never allow you to become truly financially independent?..... OR...
3. Invest a few dollars and a little part time effort into building *you own* investment portfolio that has the potential to create massive profits [equal to a full time job] within a few years while allowing you a solid pathway to become a multi millionaire in as little as 5 to 7 years?

Provided that you don't want to go into deep debt on school loans or spend the rest of your life working at a job you hate, having to live from paycheck to paycheck and hoping "things will get better someday", the choice on what's right for you should be abundantly clear.

If you have chosen option #3 above, it's time to take a look at how to turn your dreams into reality.

Why Wait To Begin Your Future?
[Visit Infinex University Today](#)

Some Additional Thoughts On The Nature Of HELPSys - A Complete Financial Process



Way back on page one, we attempted to show you a natural analogy in a Zen-like relationship of how HELPSys works.

If that example wasn't clear enough for you, here's another simple, yet effective way of understanding the entire HELPSys cycle in an organic and more natural process.

We will start with a question: **Do you like Peaches?**

Most people do like them, but that is not the most important factor here. What *is* important is what happens when you get a peach, what do you do with it?

Obviously, you eat it, but then what are you left with? Although those with a more esoteric background may mention things like the lingering flavor, the smell or the stickiness of the juice left on their hands, most people will simply acknowledge that the peach they just ate is gone and say that [Duh] there is nothing left.

This is where [Infinex University's HELPSys](#) analogy gets interesting because there is still something very important left for those who can see it. Can you see it?

That "something" is called **POTENTIAL...**

Out of 100 people, 99 of them will eat the peach, toss the pit, wash their hands and be done without a second thought. Because these people never thought to question the process or went looking for other answers, this is all they will ever know.

This is EXACTLY what most people do every month with their paychecks, never questioning or realizing what that hard-earned money could have been used for to make their lives better. Then they wonder why they are broke all of the time?

Now, instead of doing what everyone else is doing, HELPSys is going to teach you how to take that proverbial Peach and after you are done enjoying it, apply some hidden [yet right in front of you] *magic*.

We are going to show you the techniques of how to take the hard, inedible "garbage" pit from that Peach that no one wants, which everyone else just tossed in the trashcan and teach you how to turn that "trash" into a living, ever-bearing Peach Tree that will, in a few short years, produce bushels of fresh, tasty peaches for you every year from then on.

Realize the *hidden truth* in this analogy that while most people complain loudly that they don't have enough "peaches" in life, they are the ones who constantly keep throwing away the SOURCE of a never-ending supply of peaches all because they currently lack the specific knowledge of Creation that would set them free.

Even as amazing as this knowledge seems to be on the surface, HELPSys is going to teach you how to take things to a much higher level by further showing you the secrets of taking that single Peach tree you have grown and **Creating an Entire Orchard** of Peaches by simply using the same techniques on your initial crops as they begin to bear fruit.

NOTE: Although we are using a Peach tree as an analogy, we expect that you get the idea and understand that a seed will only produce that which it was destined to produce [radish seeds don't produce apples or peaches].

The [Infinex University HELPSys](#) course has been carefully designed to help you learn how to take the seeds of something the other 99% let go to waste because they have no real idea what to do with [money seeds] and apply the same "magic" to produce your own investments [Money Trees] from it.

That's why we say that HELPSys is a simple [once you learn it] 1, 2, 3 financial process that can change your life forever:

- 1. Obtain your seed [capital] from overlooked sources.**
- 2. Learn to plant that seed capital in hidden, yet rich soil [markets] where it will grow like crazy.**
- 3. Manage and harvest your perennial crops [money] year after year, while expanding your financial "orchard".**

So, how do you like Peaches now?

Conclusion & Final Summary:

- The Infinex University HELPSys program is the one tool you need to not only get yourself out of debt fast, but to actually prosper in tough economic times and you can do it without risking any of your own investment capital except what is earned through the course itself.
- If all you ever did was setup and manage *one* single worst-case FailSafe Retirement Account, you could amass more wealth than 99% of the population and more than you could ever earn yourself through a lifetime of hard work. It's a no-brainer.
- The turnaround time from poverty to wealth is very fast and a quick review of page 13 of this document shows that with the Basic 5 Accounts and their variations in place, you can be in a position to be earning around \$20,000 a month in a few years, and within 7 years be well into a 7 figure income along with the ability to have a paid off, executive-level home and just about anything else you might require.
- If you choose to follow the HELPSys program further, the financial possibilities are virtually unlimited.

[Click Here To Become An Infinex University Student And Take Control Of Your Financial Future Today](#)