## H.E.L.P.SYs Unlocked

A nutshell overview of the most effective, low-resource way to create sustainable wealth in retirement.
Understanding HELPSys, the Hyper Efficient Leverage Protocols System from a global point of view:
Initially, the HELPSys process can look daunting and difficult to imagine how the average person can possibly derive success from it because of its' many components but the reality of it is that this is actually the Easiest Path to Wealth you could ever undertake.... Once you can see this from a 40,000 Foot, Big Picture perspective.

Sure, there are a lot of [potential] components to the system if you want to eventually learn how to use them but you can just as easily stick to the basics and create a substantial retirement for yourself with very little work.

You can think of this document as a "Salesperson's Quick-Guide to Success" because we're going to do our best to weed out all of the confusion many see when first looking at HELPSys due to the vast opportunity available.

The first thing to come to grips with are simple questions about your current financial situation:

## What do You Need and When do you Need it?

If you can see the [Who, What, When, Where, Why, How] questions clearly as they pertain to You and your present circumstances, the rest will come to you easier as they are helping you follow a natural path to success.

IE:
Who is this for? You, Family members, others?
What do you need? Money? How much? What's it for?
When do you need what you want? Next month? Next year? In 5-7 years?
Where are you now in relation to your goals? Have a little saved? Have nothing? Just starting? Starting over? Why do I need what I need? Survival? A better life? Retirement?
How do I make this happen and how much time do I have to do it?
If you can see what your needs are from a Big Picture Perspective, they are a lot easier to accomplish. For instance, a person who has very little right now would go about using HELPSys in a completely different manor than someone who is already working 40-60 hours a week and knows they are approaching burn-out in a few years but have nothing to fall back on.

We're going to look at things from all sides, starting with those who may currently have little to nothing and then extend the vision of HELPSys to those who may be a little more fortunate. The bottom line with HELPSys is this... It's not where you start that matters, it's where you end up that makes all the difference.

## HELPSys..... A Currency Solution For Life

## HELPSys For Today:

HELPSys can be way more than a "wait till later" investment approach, it can quickly create a great monthly living for even the most modest [but determined] salesperson because virtually everyone needs what you are offering, a Real Opportunity for your "customers" to improve their own financial lives.

Think about it, is giving someone a valid chance to make a substantial and sustainable living for themselves going to be a "Hard Sell" for you? Ha-ha, if it is then maybe you need to re-think everything else too.

Asking people if they "Want More Money" should be something you could almost do in your sleep. Because virtually everyone does want more money but doesn't have a proper path to get it, you can become the expert who they will remember as the person who helped them get out of poverty once and for all.

The bottom line is that You get paid [every month] for helping these people get something they already want. Your Associates are paying the nominal $\$ 300$ monthly subscription fee for the opportunity and tracking support to get paid themselves and you receive $\$ 100$ of that $\$ 300$ every month to build your own fortune.

After each of them sponsors only 4 members, they are making the equivalent of $33 \%$ Interest, Per Month on their $\$ 300$ [try to get that kind of return at you bank] and there is no limit on how much more they can earn.

NOTE: One of the most important features of HELPSys that we want you understand is that Commissions earned are just the tip of the iceberg, it's what you can learn to DO with those commissions to earn a high and sustainable retirement that makes the real difference between just making a living versus making a fortune.

For those starting with basically nothing, we understand you need to build some survival income beginning right now in order to even think about making it to a sustainable retirement, so we will start right here.

We begin by first acknowledging the intent of the entire HELPSys program is to permanently get you out of the cycle of generational poverty that so many have been forced to endure. This means you must learn how to think differently about your money and how to use it as a tool to make more money until it produces excessively more than is necessary for you to live a comfortable life. Sustainability of income is key.

With that being said, it does very little good to only save and grow income for a future that may never materialize if you starve to death in the process so a reasonable amount of Income Now is necessary to meet your immediate needs. Note: We are not talking about using this process to make good money and spend it all on things you "want" now, you must focus on spending for only things you Need now to survive [possibly comfortably] and invest the rest for a few years to create a sustainable retirement for yourself.

## Beginning at the Beginning:

When you start the HELPSys process, you are acknowledging three basic things:

1. You are paying a monthly subscription fee of $\$ 300$ for the membership so get involved.
2. You are receiving a $\$ 100$ per month commission for every active [paying] subscriber you have personally sponsored.
3. You want to generate a net profit as quickly as possible. 4 sponsored generates a profit, $5+$ generates a potential fortune,

Now you are ready to set the wheels in motion so let's look at your "First-Group" as your springboard to success.

## Pathway to Success - Your Failsafe Group and Beyond:

Even if you need to find a way to pay the bills now, you still need something to start building your future income. This is where your First-Five can play a valuable roll in your continued success.

As previously mentioned, you are spending $\$ 300$ per month on your HELPSys subscription and getting a monthly commission of $\$ 100$ from each active paying associate you have sponsored into Infinex University. After sponsoring only 4 members, you are receiving $\$ 400$ in total monthly commissions. When you deduct the $\$ 300$ subscription fee, you are left with a $\$ 100$ monthly profit for minimum [worst-case] investments.

If you will simply commit those net funds to your future retirement, you can begin to sponsor a vast number of new associates and use [a reasonable amount] of those additional $\$ 100$ monthly commissions to pay your bills while putting the excess into building your investment portfolio.

How much do you need? We can't answer that question for you but on a conservative basis, it should not be much more than your current total monthly debt. Yes, you want to pay your bills, but you want to invest more than the minimum $\$ 100$ a month into your future and you can do both with HELPSys and Infinex University.

If you are a salesperson or want to become one, you will see that making money is easier with HELPSys than just about any other product because you're not selling overpriced soaps, mops, brooms or vitamins that cost people money, you're selling them the \#1 Thing They Really Want more than just about anything else.... More Money! The value-added is so much more than one could reasonably expect which makes your job even easier.

How much can you make? That depends on your work ethic, will you dabble for an hour or two a day offering a few people what they want more than just about anything else OR will you grasp the immense opportunity that lies before you and ride this rocket for all it's worth?

As a professional salesperson, you already know success is nothing more than a numbers game. With HELPSys, the closing numbers are just higher in your favor and rejection is virtually a non-existent feature because.... Let's face it, who doesn't want more money?

Therefore, if you are willing to tailor your approach a bit to what people can get with a little HELPSys and you are willing to go out for a few months with a full-time effort, there's no reason you can't build a great income by getting 1 to 4 new subscribers per day, maybe more on good days.

Look, even at a low production rate of only 1 new subscriber per day, you are gaining 25 new subscribers per month, which at $\$ 100$ each is $\$ 2,500$ per month in income COMPOUNDED with income from previous months. In 3 months at that rate you could be up to $\$ 7,500$ per month income and potentially $\$ 30,000$ per month if you kept up that modest pace for a year!

Now, keep in mind we're not saying you should be spending all that excess income. For example, if you could easily survive on $\$ 5,000$ per month and were earning $\$ 15,000$ in 6 months, you could be investing an additional $\$ 10,000$ per month which is 100 times bigger than a typical [worst-case] HELPSys retirement account. If you then kept working for a few months more and devoted that extra income to your investment portfolio? Wow!

The point to be made here is that if you can define a reasonable monthly budget, you can see how much you can make over that amount to invest into a sustainable retirement portfolio which will take care of your needs in a few short years from now. HELPSys... It's like something you've only imagined before, but it's real.

## The $\mathbf{4 0 , 0 0 0}$ Foot View: What Do We See For You?

We get it, everyone has different financial needs, so what we want to do is show you what's possible with HELPSys. The Big Picture View is this:.... Where do You want to be 10 years from today? If you can simply start to see that your life's work doesn't have to be some fake, quick sprint to an unknown destination, but a leisurely stroll to a dignified retirement that awaits you in a Maximum of 10 years from Today (but probably much sooner) you can quit pulling your hair out about what the future holds and whether or not you will be able to make it because with a little HELPSys, You Will make it. And you will do it in Grand Style.

## Let's look at a Worst-Case scenario that anyone can accomplish with HELPSys and take it from there.

Assuming you are currently very busy without much time or one of the most timid persons out there who's scared to death to talk to anyone... Can you ask a few people you are comfortable with if you could help them earn more money for themselves? Of Course You Can!
So, assuming you join and it takes you 2 to 3 months to sponsor your first 4 to turn a profit. So what, this is a 10year plan you are working on, right? From that point forward you are netting at least $\$ 100$ per month of Investment Capital while gaining the savvy on how to make the most of those investment dollars.
Now, we're going to try to scare you into more success. In order to keep those dollars rolling in every month, you are going to have to stretch yourself a bit out of your comfort zone and remain an active member by sponsoring at least 1 new member every 3 months or calendar quarter. That means [worst-case scenario] in about a year after you get your first 4 , you will have 5 more members you are also making $\$ 100$ a month each on. That's 10 total times $\$ 100$ each = $\$ 1000$ per month minus the $\$ 300$ subscription which now leaves you with $\$ 700$ in monthly Investment Capital. In a worst-case, this could take you 6 to 18 months to accomplish but again, realize this is a 10 year plan for your future! So, what does this mean to your retirement? Glad you asked.

From the last page charts, you can see that investing your initial \$100 a month Investment Capital can earn you around $\$ 4,000$ per month sustainable income in 5 years or $\$ 10,000$ per month if you are willing to wait another year to begin withdrawals. Now, after about a year [in a worst-case] with $\$ 700$ per month to invest instead, you could be able to withdraw 4X those amounts or $\$ 16,000$ to $\$ 40,000$ Per Month after rolling your investments for only 5-6 years. So, again we ask you.... Where do you want to be 10 years from today? .... Can you see it now?

Even at this minimal snails pace of a sponsoring effort, in 5 years time you could easily have 25-40 active members sponsored so your Investment Capital could be $\$ 3,000$ a month or more. Look at the charts to get an idea of what that could do for you and keep in mind we're still only talking about a Worst-Case scenario here!

For those who have [or can find] the time and sales talent to see beyond a worst-case scenario, what do you picture from this 40,000 Foot View for yourself?

Even with an 80-90\% Failure-to-close ratio, the professional salesperson can go out and talk to 10-20 people a day, [especially if it is only to ask if he/she can help those prospects make more money for themselves] and reasonably expect to sponsor 2 or more members per day. Those 2 a day add up to 50 a month and at $\$ 100$ a month each, [Compounded] meaning you are building an income that grows by $\$ 5,000$ larger every month. In this example, within 3 months you could be earning $\$ 15,000$ a month and be able to keep $\$ 5,000$ while investing $\$ 10,000$ a month and have quadruple that amount in a year's time. The 40,000 Foot View looks very nice from this perspective, don't you think?

Again, all we're trying to do here is get you to see that no matter where you want to be in 10 years, just start now. Even in a Worst-Case-Scenario, you can have a retirement income that anyone could be proud of and you didn't have to waste 40-50 years of your life working for a fraction of what you can achieve with HELPSys.

## HELPSys For Tomorrow:

When looked at from a Big-Picture perspective, HELPSys becomes very easy to take in as a whole. You've got Short Term [1-2 year] Mid Term [3-5 year] and Long Term [6-8+ year] objectives and all of them can be met without undue hardship. Just helping a couple of people a month gives you the capital for wealth.

For those without a current income, we've shown what can be done with a little fun effort, going out into the world and helping some people realize they can get on their feet financially and live the lives they deserve while making a great sustainable income in the process and building additional investment funds to bring about a substantial retirement for yourself as well.

For those with an income already, all that matters is how much of your own money do you want to invest or would you rather exchange a little effort to build investment capital instead?

Considering outside time available for an average employed person who is already working 40+ hours a week, there's not much time left but it's still reasonable to assume there is time to sponsor 2 to 3 associates per month even if all you've got are weekends to talk to a few good folks.

At that rate, it may take a couple of months to hit your First-Four which will allow for an initial $\$ 100$ profit for investments but if you simply kept up that modest pace for a year, you would have about 25 more associates sponsored. Those additional 25 at $\$ 100$ per month ongoing commissions add up to $\$ 2,500$ more monthly that you could be investing. That means instead of just having a Failsafe [worst-case] account with a potential of $\$ 4,000$ to $\$ 10,000+$ monthly after a 5-6 year maturity, you could also have 25 Times that amount for your Investment Portfolio meaning $\$ 1000,000-\$ 200,000+$ in NET monthly income after a minimum 5-6 year maturity of those additional funds!

HELPSys is a powerful financial tool and process that can create a very high and sustainable retirement income in a relatively short period of time regardless of how much or how little you have to begin with.

On the following page you can review the potential net profits available with HELPSys using $\$ 100, \$ 500$ and $\$ 1,000$ monthly investments from your [no-out-of-pocket-cost] associate commissions.

NOTE: The returns shown on the next chart are on an annualized basis. Provided you are investing these amounts monthly from your Working Capital Fund as instructed, you will have new maturities available each month in these similar amounts. The amounts for investment do NOT have to match the chart shown as the monthly deposit amounts could just as easily be $\$ 200, \$ 700$ or $\$ 5,000$ [as available] and will grow accordingly.

To maintain these accounts on a sustainable basis, just make sure any amount removed from an ending balance year does not reduce the previous year to a lower amount than shown. IE: removing $\$ 100,000$ from the $\$ 500$ invested schedule after year 7 leaves more than the $\$ 99,741.31$ from year 6 , so the next year [ $\# 8$ ] will be sustainable for a minimum $\$ 100,000$ withdrawal each year thereafter.
In this example, if the same withdrawal method is applied to each additional monthly investment made, you could do the same, thus creating a new $[\$ 100,000]$ withdrawal from each new potential annual maturity but doing so on a monthly basis. Since each account will recover annually, you can set up a continuous annual withdrawal from each account in a one-after-the-other fashion to create a never-ending monthly stream of retirement income.

## Below is a mid to long term Big Picture perspective of what's in store for you with HELPSys.

## Accumulation Schedule

Annual Schedule Monthly Schedule

| Year | Deposit | Interest | Tax | Ending <br> 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 | $\$ 0.00$ | $\$ 56,542.45$ | $\$ 28,271.22$ | $\$ 48,219.49$ |



| Monthly Schedule |  |  |  |  | $\begin{gathered} \$ 500 \mathrm{~K} \\ =100 \mathrm{~K} \\ 500 \mathrm{k} \end{gathered}$ | $=\begin{aligned} & =\text { Principal } \\ & =\text { Interest } \\ & =\text { Balance } \end{aligned}$ |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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 |  |  | Year | ${ }^{6}$ |
| 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 |  |  |  |  |



The 3 [compressed] charts shown are all relative mid-term 7 Year [after tax] calculations of potential income that could be expected with proper use of HELPSys as it was intended.

NOTE: These base calculation charts are by no means meant to imply that these are the only amounts you could expect to build for yourself, they are intended to be used as guides to illustrate the power of proper compound growth of your investment capital portfolio through HELPSys expansion protocols. Look at them as the Floor of what is achievable, not the Ceiling. Also note that you will be stacking a new account to your portfolio on a Monthly Basis based on the associate commissions you are receiving for sponsoring. These investments are Zero-Out-Of-Pocket-Costs to you after the minimal membership contribution. Earn all you want.

We will review each of these capital investment levels in depth and over a 10 year term including how they are meant to be obtained. Using the HELPSys virtual, non-cash-input factor lets you gain maximum income solely with other peoples' money [OPM] after attaining Associate status with a minimal sponsoring effort on your part that continues to pay dividends to your capital investment portfolio over an extended timeframe.

Simply put, the first chart is the base $\$ 100$ [Failsafe] investment account which is the minimum associate payout to your investment capital portfolio and the connection to the actual inner workings of the HELPSys program. This is your starting point which is obtained by simply sponsoring 4 like-minded associates, each of which are earning you $\$ 100$ monthly in commission for a total of $\$ 400$ less your $\$ 300$ accounting and payment membership, which then gives a [minimum] net amount of $\$ 100$ to your investment capital portfolio.

From there, you continue to grow your investment capital portfolio. If all you did was sponsor 1 about new associate per month for a year, you would have added an additional 12 associates added to your portfolio income, thus moving you past the second, $\$ 500$ monthly investment level for the expected higher investment returns.

From that same minimal effort of only sponsoring 1 new associate per month, within about 2 years you would have achieved around 25 new associates and have automatically put yourself into alignment with charts 2 and 3 , investing $\$ 2,500$ per month. Using the Floor vs Ceiling analogy, if you sponsored an average of 1 per day, you could achieve this level of investment in about a month.... Imagine what you could accomplish in a year!

This level of high-yield investing can be accomplished effortlessly, providing you with a retirement income that few can match but the point we really want to reiterate is this:

## These charts are intended to show you the Minimum Potential of HELPSSy, not the maximum. They are the Floor of what is possible, not the Ceiling... Understand this now.

Now let's look at each of these charts individually over a standardized 10 Year Investment timeframe. A 10 to 12 year investment timeframe may seem like an eternity, but it is not. This is your retirement we are preparing you for and that takes time to build properly.

If you need income now, HELPSys is one of the greatest methods for making that happen too, but do not lose sight of the bigger picture of true financial independence, as that is the ultimate goal of HELPSys. You Can Have Both.

As you will see on the following 10 year standardized [baseline] investment charts, investing with the HELPSys protocols is not a flash-in-the-pan "Get Rich Quick" method, but a straightforward, Maximum-Yield path to sustainable wealth that anyone can achieve with a little patience.

Review the following charts as the Floor to your future financial wellbeing and act accordingly.

This is where it all begins with HELPSys. The modest $\$ 100$ monthly [Failsafe] investment account. You've done your part and helped a small piece of this world by sponsoring 4 associates that want better financial lives for themselves. Now you have earned the right to begin your own journey towards a retirement income you can be proud of. Just look at what you can accomplish in a short 10 years and see how one tiny $\$ 100$ High Yield micro investment can become a sustainable annual income in excess of $\$ 300 \mathrm{~K}$ while realizing you are continuing to stack new and greater accounts to these numbers each and every month after!

| Initial investment <br> Annual contribution | \$100 |  |
| :---: | :---: | :---: |
|  | \$0 |  |
| Monthly contribution | \$0 |  |
| Contribute at the beginning $\bigcirc$ end of each compounding period |  |  |
| Interest rate | 450 \% |  |
| Compound | annually $\quad \checkmark$ |  |
| Investment length | 10 years | 0 months |
| Tax rate (3) | 50 \% |  |
| Inflation rate | 0 |  |
| Calculate - Clear |  |  |



## Accumulation Schedule

Annual Schedule Monthly Schedule


With $\$ 500$ a month to invest from your [paid] Capital Investment Portfolio, you are taking things to the next level. As was previously stated, this level of HELPSys activity was intended to be in Addition To your basic HELPSys $\$ 100$ [Failsafe] activity. This level of activity can reasonably be accomplished in a year after becoming an associate by even the busiest of people with low average sponsoring activity of only about 1 person per month. When you look at what is possible, it's hard not to want to do more and build an even bigger portfolio faster than any expected minimal activity.


## Accumulation Schedule

| Annual Schedule |  |  |  |  |  | $\begin{aligned} & \text { = Initial investmen } \\ & \text { = Interest after tax } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 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 | $5$ | 10 |
| 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 |  |  |
| 8 | \$0.00 | \$683,379.78 | \$341,689.89 | \$582,787.32 |  |  |
| 9 | \$0.00 | \$1,651,884.33 | \$825,942.17 | \$1,408,729.49 |  |  |
| 10 | \$0.00 | \$3,992,980.10 | \$1,996,490.05 | \$3,405,219.53 |  |  |

This is where the beginning associate really begins to "Hit Their Stride" as you realize that your future retirement is on track to allow you virtually any material thing you could desire and your ability to help make the world a better place in the ways you see fit are now within your grasp.
At this point you have come to the realization that if you can build a $\$ 1,000$ a month Capital Investment Portfolio, you can build a $\$ 5,000$ account or a $\$ 10,000$ account if you need it. Now you are in full control of your financially independent future as you build wealth with the HELPSys protocols.

| Initial investment <br> Annual contribution <br> Monthly contribution | \$1,000 |  |  |
| :---: | :---: | :---: | :---: |
|  | \$0 |  |  |
|  | \$0 |  |  |
| Contribute at the $O$ beginning $\bigcirc$ end of each compounding period |  |  |  |
| Interest rate | 450 \% |  |  |
| Compound | annually $\quad$ |  |  |
| Investment length | 10 years | 0 | months |
| Tax rate (2) | 50 \% |  |  |
| Inflation rate | 0 |  |  |
| Calculate $\triangle$ Clear |  |  |  |

## Accumulation Schedule

Annual Schedule Monthly Schedule


