



# **BUSINESS PLAN AND EXECUTIVE SUMMARY**

*Wealth Masters International*

# Business Plan and Executive Summary

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## 1.0 Executive Summary

Wealth Masters International (WMI) is a Texas based L.L.C. WMI features a combination of world class education, services, and strategies along with proven consultants that have extensive, successful track records in their respective fields.

WMI will marked to individual consumers looking for cutting edge, powerful solutions that assist them in several important areas of their life. Among these products and services are: wealth creation, tax minimization, debt relief, financial and estate planning, alternative health, credit planning and restoration, and a business opportunity uniquely structured to benefit consultants that few, if any companies, have offered before.

The following is a partial list of some of our independent experts that have committed to recording "**exclusive content**" for the WMI M1 Educational Program.

**Wealth Building, Tax Minimization, Economics/Finance.** Our expert is an Attorney, Certified Public Accountant, Chief Executive Officer and a Principal Lecturer of a tax specialization organization based in the Washington, DC area. During the past 10 years he has taught thousands of taxpayers how to save millions of dollars on their income taxes.

**Personal Breakthroughs, Prosperity Consciousness, Mindset Training.** Our expert, an internationally recognized speaker and trainer within the network marketing and direct sales industries, will be discussing what he perceives to be as one of the most valuable personal commodities we all possess, yet seldom tap into, and that is heart.

**Alternative Health.** Our expert in this field is a Keynote Speaker, Coach, Doctor and Successful Entrepreneur. She realized her love for speaking at a very early age. Speaking comes from the core of her soul, and she inspires the audiences as she talks about the "American Dream" and her journey to America. She came to America 14 years ago, and loves to talk about this great land of Liberty and Free Enterprise.

**Personal Success.** World Renowned Keynote Speaker and Author of several top leadership and personal success books. Self-make millionaire while still in his 20's, CEO and Producer of over 100 of the most empowering audio programs available.

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These represent just some of the speakers, experts and life-changing solutions that will be in place and WMI and it's outstanding Executive Committee will continually search for powerful ways to assist our members.

### 1.1 Objectives

- To create a unique, world-class "direct sales organization" through the marketing of cutting edge products, services and education (through our Consultants) and to insure that each of these positively impact our clients wealth, health and overall long-term prosperity and well-being.
- To create a service-based company whose primary goal is to exceed our customers, as well as our Consultants expectations in every business line we are involved in. To then prove this commitment through our actions as well as our words.
- To design and implement a business strategy that focuses on the long-term needs of others (Members and Consultants) by providing powerful solutions and strategies (both in-house as well as with strategic partners) that also assist them greatly in the near term.
- To institute a creative and generous Compensation Plan, based around a network marketing model (not MLM) that instills confidence in our consultants; one that demonstrates the viability of this business model as a sustainable home-based business opportunity for each Consultant, both short-term and long-term.
- To design an extremely efficient and exciting marketing machine that does away with the inefficient traditional methods of operation, communication and decision making.
- To build the Company with a unique long-term vision and sense of dedication and to always depend on the views and decisions of our core group, the Executive Committee.
- And, finally, to always recognize the ideas and concerns of others for the valuable insight they represent; a powerful opportunity to build the best direct sales company possible and to remember that "individual egos" have not place in our company.

### 1.2 Mission

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Our mission is to become a trusted partner and ally with each member of the "Wealth Masters International" Family and to build a direct sales organization that each client and consultant will be proud to say they are a member of. By providing access to world-class cutting-edge strategies, education, and real-life solutions, our members will achieve a very secure and prosperous future. Our commitment is that our vision and service will always exceed the expectations of our clients and consultants.

### **1.3 Keys to Success**

- With every decision we make, our first question and priority must be, "Is it right for the client?"
- To always listen and then act on the inner voice inside each of us that tells us whether a decision is right or wrong.
- To treat everyone in the company (clients, consultants, support staff, partners) with respect and concern for their views and ideas.
- To combine top shelf technologies with the best education, service and strategies. The majority of these will be outsourced as this approach allows WMI to have access to the best available solutions in existence, across several different product lines.
- Henry Ford was the first to recognize that by depending on key people in your organization, and relying on decisions made by your Executive Committee, a company will be both healthy and financially successful. WMI will follow this exact model.
- To build a company that we will all be proud to tell our family, friends and neighbors we work with and to always remember that ego and pride come just before the fall.

### **2.0 Company Summary**

Wealth Masters International (WMI) is a Texas based company, structured as a Limited Partnership under the laws of Nevada. WMI features a combination of world class education, services and strategies along with proven consultants that have extensive, successful track records in their respective fields.

### **3.0 Products and Services**

The following sub-topics describe some of the Wealth Masters International product lines, how these products are produced and then marketed.

- 1.) The Wealth Masters International "Program", or "M1

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M1 is our entry-level product/program and will include top experts in their respective fields as they explain many of the cutting-edge solutions WMI is actively involved with. WMI has selected and contracted with the Premier Audio Production Graphic Design/Replication company and they will work hand-in-hand with WMI to produce the M1 Program, which our clients will then purchase from WMI Consultants. Each speaker is being professionally recorded and the end product will consist of CD's that the member can listen to over their computer or CD audio player. The program will also be professionally packaged and consist of several additional documents and books. Another major component of the M1 Program is that each client will have individual access to a password protected "Members Only" web site that will contain additional research into our valuable education, products, services and experts. In addition, the M1 Program will include preferred access and pricing to each of these experts products and services, including weekly conference calls and email/web site updates. The retail price of the M1 Program is \$1,495.00 with \$1,100 of this total paid to WMI Consultants.

### 2.) The Wealth Masters International Conference, or "M2"

"M2" is the "Big Picture"; an International Conference held at global resort destinations. The 2005 conference will be held October 23-27 in beautiful Cancun, Mexico. Each M2 will feature top international experts in their respective fields, including wealth, health, geopolitical events and business building. Following our first year of business, we will have two M2 Conferences in 2006. The retail price of the M2 Conference is \$5,995.00 with \$4,500 of this total paid to consultants. An accompanying M2 Spouse Ticket is priced at \$1,495.00

### 3.) WMI will also have strong alliances in place with independent outside companies that will allow us to outsource specific products, services and education while maintaining income streams for the consultants and the Company at the same time. Some of these alliances include:

- Tax Planning for individuals and corporations - WMI will have an alliance with one of the most widely recognized tax experts in this field, and access to the full range of options and expertise that his company provides. The pay plan for consultants will be announced at a later date.
- Debt Relief – WMI has an alliance with the country's top debt relief company, using negotiation/counseling for our members that have varying types of consumer debt.

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These include major credit card debt, store cards and other types of unsecured credit card debt, medical bills, auto loans and student loans. The pay plan for Consultants will be announced at a later date.

- Domestic Asset Protection – WMI has an alliance with the most widely recognized expert in the field of business planning and asset protection. The company will provide guidance to insure that one of the largest threats to your assets – litigation, is mitigated to the greatest possible degree.
- WMI Sponsored Live Seminars throughout the country, hosted by Executive Committee members and top Consultants.
- Financial Planning/Personal Growth – WMI will have an alliance with several experts in this arena.
- Alternative Health
- Prepaid Legal
- Discounted Health Care
- Credit Planning and Restoration
- Lead Generation for Consultants

### 4.0 Market Analysis Summary

The direct sales and network marketing industry is thriving, as annual sales are nearing \$50 billion in the US alone, with over 20 million independent network marketers. Worldwide, more than \$150 billion of a broad spectrum of products and services are being sold by over 50 million people. Still, the industry is in its infancy with an expansive, promising future. Several studies have predicted that over a third of all goods and services will be moved via network marketing in western nations soon, and this could be as high as 50 percent in developing nations by the year 2110.

The network marketing industry traces its roots to the 1940's when Nutrilife Products, Inc., launched the sale of food supplement products and, ten years later, Amway introduced the sale of household products. Over the past 60 years, the industry has matured into a legitimate and efficient channel of distribution ideally suited for the next wave about to break in the world of business.

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The evolving maturity of our industry is clearly demonstrated by the fact that there are well over 50 public network marketing companies now traded publicly on the Nasdaq and New York Stock Exchange. In order to file for an IPO (Initial Public Offering), companies must establish standardized accounting procedures and be open to SEC scrutiny and control. Therefore, these companies must establish and maintain high standards of business practices, which elevates the character of the entire network marketing community.

**It is important to note at this point that Wealth Masters International has a long term goal to become a publicly traded company, and is legally structuring the company, from its birth, with this objective in mind. As a direct result of this any early investors, the Executive Committee, and Consultants of WMI will have seed capital shares reserved for them, distributed through the Companies profit sharing and retirement plans. Additional information on this will be provided in the near future.**

### 4.1 Market Segmentation

Our market segmentation approach is fairly straightforward, and focuses on adult consumers in North America, with the vast majority of our business coming from the United States. The information contained in our customer analysis table is based on past experience and available market research, and clearly shows that our largest market potential is the individual consumer looking for a company and consultants they can trust to provide them world class, cutting edge solutions in every key area of their life. This segment is largely fragmented, with network marketing companies typically focusing on in-house products and services. We will target individuals in this market segment with a direct, honest approach, customized to meet each clients unique needs. Our education, products, and services will have extensive and highly successful track records that are cutting edge, but at the same time not perceived to be "radical" or too risky for the consumer.

***The view of WMI is that we will resist any temptation for a quick monetary result, when such temptation compromises the values for which we stand.***

Our experience has taught us that the first rule of Marketing 101 must be adhered to if you hope to have success, both as a company and as a consultant: *"If you can successfully provide a product or service that an individual wants or needs, your new client will purchase from you time and time again, providing that your commitment to them remains equally exceptional."* This approach will insure that every member of WMI, its

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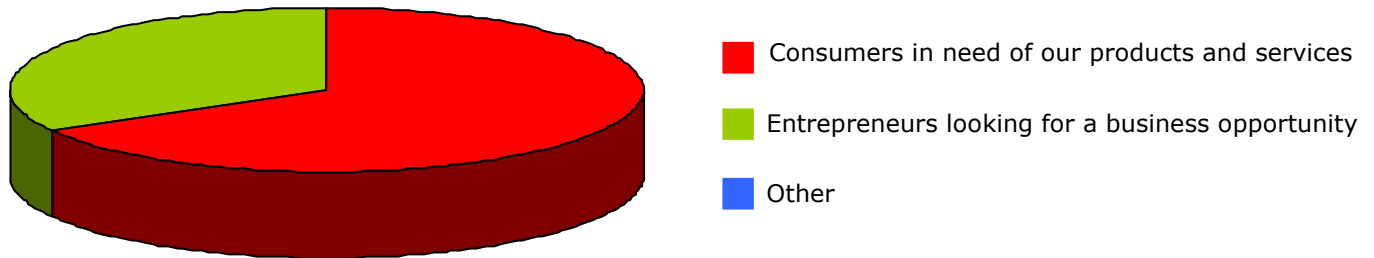
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consultants and clients, have the ability to "sleep well at night", knowing that their day was productive and resulted in the measurable advancement of their goals.

### Market Analysis

Potential Customers	Growth	2005	2006	2007	2008	2009	CAG
Consumers in need of our products and services	10%	100,000,000	110,000,000	121,000,000	133,100,000	146,410,000	10.00%
Entrepreneurs looking for a business opportunity	10%	50,000,000	55,000,000	60,500,000	66,550,000	73,205,000	10.00%
Other	0%	0	0	0	0	0	0.00%
<b>Total</b>	<b>10%</b>	<b>150,000,000</b>	<b>165,000,000</b>	<b>181,500,000</b>	<b>199,650,000</b>	<b>219,615,000</b>	<b>10.00%</b>

### Market Analysis (Pie)



#### 4.2 Target Market Segment Strategy

Our choice or target markets is based on comprehensive experience with individual consumers, coupled with an in-depth understanding of their needs.

We have taken a unique approach to providing the visibility, confidence and security they are seeking in a company such as ours. We are also capitalizing on newly developed technology that allows us to both reach the consumer and provide the services they require in an optimal fashion. We have structured the timing of this venture to address the needs for our products and services, as well as our business opportunity for consultants.

#### 4.3 Service Business Analysis

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In industries where the product purchased is similar to products offered by competition, businesses have long recognized the importance of finding economic tools, and superior service to win and maintain customers. Where a business cannot offer a price savings or some other clearly recognized advantage, customer communication and one-stop shopping advantages have proven very useful.

As simple as it may seem, establishing trust, and honest communication has a huge effect on the bottom line: People want to give their business to those who deserve and appreciate it. Skillful use of this approach will bring in business equal to a thousand times their cost. The following best describes this approach "If you create success and wealth in others, it will come back to you ten-fold"!

WMI is a part of the Information Industry, and specializes in providing unique education, products and services to individuals in need of a company and consultant they can trust and build a long term relationship with. WMI will continue to evolve and add additional products and services that will benefit our clients. The convergence of information and educational industries will continue because the technological and business imperatives are compelling. If one company does not see the possibilities, another will. WMI will have a distinct advantage in this area as we will always use the best technology and world class solutions available for our membership.

### 4.3.1 Competition and Buying Patterns

Decision makers understand the concept and value of service and support, and are much more likely to pay for it when the offering is clearly stated.

There is no doubt that we compete more against more established companies, however very few companies in our areas of specialization have demonstrated our commitment to:

- Communication
- Powerful Compensation Plan
- Technology
- Transparency
- Long-term Vision

Our research and experience has indicated that our target market segments think about price, but would buy based on quality service if the offering were properly presented. They think about price because

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that is what is traditionally presented to them first. We have very good indications that price is less of an issue if they can be assured of a long term relationship with the company and their consultant.

Our long-term success will be dependent on the reputation, image and track record that we establish in our first 1-3 years.

### **5.0 Strategy and Implementation Summary**

WMI has clearly defined our target market and have differentiated ourselves by offering unique, powerful solutions to our members needs. Our sales and marketing strategy will be a combination of targeted mass marketing techniques as well as a focused direct sales approach. Reasonable sales targets have been established with an implementation plan designed to ensure the goals set forth below are achieved.

#### **Emphasize Customer Service**

WMI will differentiate our company from others by utilizing the most efficient and reliable technologies, combined with a "human touch" that will result in no one being left behind...members or consultants.

#### **Build a Relationship-Orientated Business**

Build long-term relationships with clients, not just a sale in order to make a sale. By demonstrating this commitment from the CEO down, WMI members will value and trust their decision to join, creating additional growth opportunities for all.

#### **Focus on Target Markets**

We will focus our marketing efforts in two clear markets:

- 1.) The consumer who needs our education, products and services, and
- 2.) The entrepreneur who is serious about finding the last business they will ever have.

#### **Differentiate and Fulfill the Promise**

We will not simply market our services and products, we must actually deliver on our promises as well. WMI Consultants will insure that we have the knowledge-intensive business, and service-intensive business we claim to have.

### **5.1 Competitive Edge**

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Our competitive edge is our positioning as strategic ally with our clients, who are clients more than customers. By building a business based on long-standing relationships with satisfied clients, we simultaneously build defenses against competition. The longer the relationship stands, the more we help our clients understand what we offer them and why they need it.

Our Executive Committee consists of an experienced team of successful former business executives, professionals, entrepreneurs, and consultants. The group has individually and collectively worked to provide consumers with the most advanced strategies for the past two decades.

### 5.2 Marketing Strategy

The first strategic move for WMI was to locate and sign the premiere software solutions/back office company, that in turn will provide everything we need to manage the direct sales efforts for the company, the consultant, and of course the client. The company we selected is an industry heavyweight, and while this was not an inexpensive proposition, WMI understood the need to provide our members with the best technology possible. Following our in-depth research, we are highly confident that we found that company and that technology. As attested to by their customers, the selected company provides software and services that allows consultants to better understand their distribution network, increase their confidence in the relationship, and help to establish a way of doing business that allows us to maintain a better, more successful relationship with the ever-changing base of distributors. This un-matched software and back office system will provide consultants with the following marketing applications, among many others:

- Complete Team Tracking Capabilities; unlike anything many Consultants have seen before.
- Complete Order Entry, Compensation Tracking and Distributor Management Capabilities
- Flash Presentations, Web Meetings and Business Audio Campaigns (various forms of live and recorded communication capabilities), Prospect Manager and Auto Responders.
- "Hear Me Now" (recorded messages by the Consultant in their own voice, on their own web site).
- Televox Messaging (voice messaging and communication capabilities with team).
- Follow Me Service
- Individualized Power Point Presentation on Consultant web site, used with Web Meeting.

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We also knew that in order to have the complete confidence of the field, WMI must be properly structured as a business. Our consultants and clients need to know and believe that we are built to stand the test of time, so that this can truly be the last company they work with for the remainder of their professional career, should they choose. By consulting with, and hiring, two different law firms (one for tax law, and one for contracts, marketing plan, licensing, including federal and state requirements), an asset protection firm, and a top accounting firm, each with a specialization in the network marketing industry, WMI is on rock solid footing with a firm foundation in place. Again, one of the long term goals is to eventually take WMI public through an IPO, which can be an expensive and time consuming process. By taking the steps to properly structure the company from the very beginning, we have made this process that much easier.

WMI will work only with companies of the highest caliber, as we continually look for significant alliances to strengthen the organization and bolster the earnings potential on behalf of our consultants. We will have several lead generation systems in place that will insure that our consultants always have great leads to call on. These will include product and service specific leads, as well as business opportunity leads. Leads are the lifeblood of any business and consultants must have access to the best available leads, at an affordable price.

These components allow us to establish ourselves with the consumer and the consultant, as a professional, dedicated organization, which in effect establishes our marketing strategy. In order to succeed with a marketing strategy as a direct sales/network marketing company, credibility is everything.

### 5.3 Sales Strategy

Our sales strategy will be dependent upon our ability to form long term "partnerships" with our consultants and clients, as opposed to aggressive/manipulative selling techniques. Our clients will recognize the long term commitment we have made to them by the quality of our products, and the consultants will recognize our commitment through the support and industry leading compensation we provide.

We will be offering unique and powerful solutions, introduced to the market through our cutting edge technology, targeted advertising, website optimization, and the strongest alliances in the industry.

### 6.0 Web Plan Summary

The WMI website will be the virtual business and portfolio for the company, as well as its online "home." The company we have hired to design our web sites and back office system is the best in the country and this will ensure that our consultants have access to the most current marketing and business tracking systems available on the market. They will also provide detailed training on the use of the site, by the company executives, support team, consultants, and clients.

The web sites will host all business, both corporately and personally, will provide premium information to the customers, and will be the portal to our education, services, and products. While a site that is too flashy, or tries to use too much of the latest Shockwave or Flash technology can be overdone, and cause potential clients to look elsewhere for products or information, we also recognize that each consultant needs these tools at their disposal to implement their personal marketing campaigns as they wish. To this end, the latest in technology will be available to all consultants.

#### 6.1 Website Marketing Strategy

We will maintain links between the web site, our consultants, our clients, our alliances, and our administrative support team. Each will communicate with one another, and this will provide everyone in the company with a virtual presence at all times. In addition to using the advantages of our web based technology as a sales tool, each consultant can customize their individually replicated site to meet their, and their teams needs. Communication is one of the most important attributes in a successful business, and our web site marketing strategy will enable everyone in the company to feel close and connected, while they may actually be thousands of miles apart.

We will also develop monthly newsletters and company email communication that each consultant can edit with their own information and forward to their clients and their team, creating a personalized marketing approach.

#### 6.2 Development Requirements

The WMI website and back office design and support team is the best in the business. The sites will be hosted on the most secure of servers, and monitored 24/7. The selected company is working with WMI management, and will design all website graphics, layout, and internet capabilities.

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They will also provide complete maintenance of the sites, which will free up the company support team to focus on their most important assets, the clients and consultants.

### 7.0 Management Summary

WMI's management team is comprised of experienced entrepreneurs and business professionals. Kip Herriage (CEO) and Karl Bessey (President) will work very closely with the Executive Committee to ensure that all decisions made benefit the company optimally. Karl will be directing the sales/marketing, and distribution efforts and Kip will be directing the company's development and operations efforts. The organizational structure and personnel plan reflect our intentions to maintain an organization that is customer oriented and technologically proficient, while efficiently managing cost controls. We will create a working climate conducive to a high degree of personal development and satisfaction for consultants and employees.

A policy manual will be developed and implemented. Job descriptions will be developed to identify necessary skill sets. Team oriented professionals with common goals will be hired.

We will conduct weekly committee and staff meetings to discuss ideas, suggestions, and operations.