

Are you financially free?

This might be the most important financial document you will ever read

Contents

Be informed	1
True wealth: Capital or Income?	2
A few ways that cannot bring financial freedom to everyone	2
The lazy man's way to Riches	2
The failsafe way to Financial Freedom	3
Stay in Control	3
Don't worry...	3
The Power of Property	3
Amazing Results	4
The P3 Investment Group	4
Join the club	4

Financial Freedom is

- the ability to sustain your chosen lifestyle
- for as long as you may live
- without ever having to work again

Financial freedom is within your reach. You can get there in 10 to 15 years, which means:

- If you are younger than 25, you can retire before 40!
- If you are in the middle of your working career, you can still become financially free — something that eludes 98% of working people
- If you are over 60, you can still provide for the last years of your life

Be informed

Would you board a plane if you knew that there is a 98% chance that you will not reach your destination? Somehow it doesn't hit home that almost nobody achieves financial freedom by saving money in retirement products. People are still lead to believe that they will be able to retire comfortably if they work until the age of 60 to 65, having contributed 10-15% of their monthly income towards retirement funding.

Recent statistics prove that even if you save 15% of your gross income uninterrupted for 40 years, this will not be enough to last you into your 70's and 80's. Reports published in The Business Times by the so-called "experts" who work for large financial institutions, tell us to save 15% of our gross monthly salary

for 40 years with the promise to be able to retire with 70% of your last working month's salary. According to their own calculations, your pension will start running short after 5 years, even if you cut your expenses to 60% of your normal expenses.

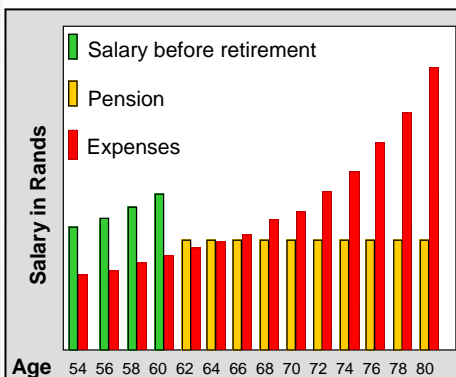
People also live longer. If you were 60 years old in the 1980's you had a 50% chance to reach the age of 80 and a 16% chance to reach the age of 90. According to Old Mutual Asset Managers (March 2006), you can now add at least 17% to figures of the 1980's. In a married couple who are both 60 years old, there is an 80% chance that one of them will reach the age of 90!

This clearly shows that traditional pensions and retirement annuities are totally inadequate. The investment companies admit this but **do not offer an alternative**.

We believe that the time of recognising the danger is long overdue and that people should now take action to change this. Yes, you can change this right now for yourself.

There is an alternative. Ordinary income earners can now provide for an inflation linked passive income for life, no matter how old you become. To top it all, your children will also benefit throughout their lives.

To find out how you too can create wealth and retire earlier and wealthier, read on ..♦



The expense increases are calculated at 5% inflation (Business Times: March 26 2006)



The good news:

- Everybody can do it
- Finance available
- Work less than 3 hours per month
- Earn an inflation linked passive income for life!

True wealth: Capital or Income streams?

True wealth is to possess many valuable assets, not so? Not necessarily. What good is it to own a R10 million house in a golf estate, a garage filled with a Ferrari or two, a seaside cottage in Camps Bay plus all the goodies that your hart desires—but your monthly income is not enough to put petrol in the Ferrari's tank or pay your rates and taxes?

Cash flow is king. True wealth is to have sufficient income to sus-

tain all your daily activities without experiencing any cash shortages. True wealth can never be to create a monster of a lifestyle — the type of monster that will swallow you the moment you stop feeding it.

Let us argue that you are perfectly happy with the minimum of luxury, and on top of that you have more than sufficient cash flow to pay all your bills. In our book you may be rich, although you may not technically be a millionaire.

However, whether you own a lot or not — if you have to slave away each day to produce the cash flow to keep you adrift, we would not consider you wealthy. True wealth is to be financially free. It means that you have built a portfolio of income generating assets that provide you with passive income, regardless of whether you are able to work or not. This is true wealth and is the kind of wealth that we value and help people to acquire. ♦

A few ways that cannot bring financial freedom to everyone

Being an employee—including being self-employed	If you stop working, your income stops. You can only procure a residual income by constantly investing a substantial portion of your income.
Investing in a managed fund or savings product	Although high return figures are sometimes achieved, the average return on your money can roughly be equated to inflation—no matter in which investment house you have invested. In reality this means that you only preserve the money that you invest. To put away enough money to earn the same pension (for 20 years after retirement) as your average working salary over the years, you need to save 50% of your monthly salary for 40 years!
Network Marketing	Only a very small percentage of participants at the top of the structure may reach a residual (passive) income that is sufficient to make them financially free. No guarantees that the income stream will last as long as you live.
Playing the stock market or doing forex trading	Whether based on technical analysis or fundamental analysis, this field is extremely specialised and does not provide a practical solution for every individual. You need lots of money to start. The risks you take are very high.
Businesses, Direct Sales, Manufacturing etc.	You need to be active to make money. No residual income, unless you can leave your total business in the hands of staff members—something that only a few businesses ever achieve.
Gambling, chain letters, internet scams, “to-good-to-be-true” deals, etc.	It is surprising to know how many otherwise normal and intelligent people are falling for schemes and scams that are sucking them dry instead of delivering an income.

The Lazy Man's way to Riches

Many years ago there was a little booklet available on mail order with this title. The main advice boiled down to the truth that one must have a business if you want to become wealthy.

A few business methods were suggested in the book. One of the main concepts was the idea of having a mail order business. Those who attempted to follow the advice soon found that even the smallest of businesses require a lot of work if you wanted to become successful.

Having tried many different businesses, and also having experienced multi-level marketing, where it was suggested that you only work for about 5 to 10 hours per week, we can assure you that there is no free lunch.

It was therefore a very pleasant surprise to discover that there really is a business concept that works, and it requires only **about 3 hours per month** from the owner! The secret is to use other people's money (OPM) and other people's time (OPT): Buying property which is financed by the bank and employing a professional rental company to find and manage tenants. All you have to do is to manage your rental agents and see that they do their job. ♦

The Failsafe way to Financial Freedom

The key to personal financial freedom involves property. We are prepared to defend the following 3 statements in any rational, scientific forum:

If you buy the right type of residential property and let it, this investment will consistently outperform each and every other possible long term investment.

Buying a number of selected properties will render a passive income that will be at least 10 times more than the same amount of money invested in any other type of retirement fund.

With the right systems in place, even tenant trouble will not affect your return on investment (see previous statement) making the effort more than worth your while.

We will back these statements for all people who fully implement the P3 system. You can join P3 Investment Club for a nominal monthly club fee.

We have proven that we can provide anyone who has a regular income and is not blacklisted, with a personal and practical failsafe plan to reach personal financial freedom. This is our guarantee and commitment to you. ♦

Stay in control

Don't give anyone your hard earned money! Most people give their money to other people, the so-called "experts", to invest and grow the money on their behalf. In the end, when the invested money did not perform as promised, all these "experts" do is to blame the circumstances. The so-called experts never lose — it is ultimately only you who entrusted them with your money, who lose.

This brings us to a very important principle. Never give control of your money to other people. You always keep the risk but have no control.

Buying a property is an excellent example of staying in control of your own finances. You know exactly where your money is. You can actually see and touch it. You can increase the value of your investment. You can evaluate it's performance and see it grow. You can take measures to protect it, or to re-invest it, like using the equity to buy another property. ♦

According to the P3 system of investment, capital growth on property and the up- or downswing of economic cycles are rather irrelevant

Don't worry ...

- "How will I be able to buy properties without having any capital or money for deposits?"
- "I only earn a mediocre salary and find it difficult to pay my monthly bills — surely I wouldn't be eligible for property investment?"
- "I already have a bond on my house — how on earth would the bank give me another bond?"
- "The idea of letting a property scares me to death. What if they don't pay the rent? What if they cannot be evicted? What if they damage my property?"

The P3 system takes care of all your concerns. We have sound solutions to even the most daunting challenges. For instance, we can insure you against non-

paying tenants and damages. Our insurers will evict your tenants at their cost if necessary.

We have many strategies to help you to procure all the bonds you require. Best of all: We don't leave you on your own, but offer a personal helping hand — a real person who acts as your portfolio manager, friend and coach. He or she will create a step by step action plan for you to become successful.

There are no gimmicks. Our plan is straight forward and easily understandable. It is based on age-old and proven financial principles.

Our mission is to empower and help everyone who wants to succeed, but may lack the knowledge and resources to do it on their own. Your success is our reward. ♦

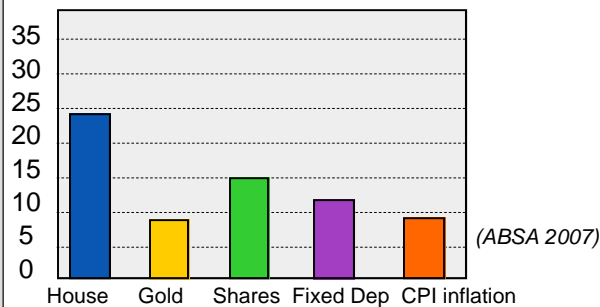
The Power of Property

- You don't necessarily need money for deposits
- You use the bank's money to become wealthy (the bank provides the finance for your business venture)
- Ordinary people can get several bonds if you structure your affairs in the correct way
- Property allows you to accumulate wealth by means of several income streams
- You never have to personally deal with tenants despite the fact that letting is your business
- You can accurately and objectively assess the value and future return of any investment in property before you buy, by using the P3 computer software
- Property offers the highest returns with the lowest risk of all asset classes (ABSA 2007)
- Income streams from a buy-to-let business are linked to inflation and you will never run out of money! ♦

Amazing Results

The following graph from ABSA shows conclusively that even an average property rented out to tenants outperformed all other asset classes over the last 20 years:

GROSS ANNUAL IRR P/A (Main asset classes)



They also state that besides cash, **property has the lowest risk** of all asset classes. Why else would banks lend you money to buy property, but not to buy shares? (Not even their own bank's shares!)

The P3 Investment Group

The Leading Organisation for Wealth Creation and Financial Freedom through Property Investment

- We combine the best financial structuring techniques with best business practises and real estate expertise
- We operate country wide. P3 is the biggest organisation of its kind in South Africa
- We are revolutionising the investment world by helping people to establish their **own property portfolio** as a cornerstone of wealth creation and retirement planning
- P3 Consult, our financial planning division, is a registered financial services provider: FSB#33046
- We are a one-stop property investment service
- Our mission is to assist our club members to become financially free
- No other organisation provides such comprehensive services for only a nominal monthly club membership fee to reach the most desirable position you can be in — Financial Freedom!

There's hope for you ...

Learn more about what P3 can do for you . Book a personal Presentation or Free Seminar online at www.hope.co.za or SMS your name to 34853 or phone (011) 979 1216 during office hours.

P3 Club Members..

- Receive a "Property-in-a-Box" consisting of the book, "Property: Your Key to Wealth", the P3 Property Wealth Manager software and P3 Business Manual
- Receive a personal written plan (Roadmap to Wealth) to guide them to Financial Freedom
- Learn how to acquire several properties that will be able to provide them with an inflation linked income for life
- Learn to run these properties as a sideline business that only takes a few hours of their time per month
- Learn how to use the techniques of gearing, prefinancing, refinancing and 'no money down'
- Benefit from free legal advice
- Benefit from low premiums on rental insurance
- Have continuous access to free advice via their personal mentors
- Enjoy free email support
- Learn how to structure their affairs to engage in the P3 multiple bond strategy
- Receive emails (almost daily) containing properties that meet the P3 criteria for investment
- Are entitled to attend a free advanced workshop every year
- Receive regular newsletters packed with valuable information ♦

Join the Club

Contact the person who gave you this leaflet. Alternatively you may visit our website to obtain updated information of where and how to join the club.

P3 never takes any of your money to invest on your behalf, but will teach you how to achieve unbelievable results by following our proven system. P3 only charges a small monthly club fee to its members for the tools provided and the variety of services rendered.

If you implement your personal P3 Roadmap to Wealth Action plan, you will not only generate a passive income for life, but will also leave a legacy to your loved ones long after you are gone.

