

# A WEALTH OF RESOURCES



*A Professional Business Opportunity*





“When the historians of the future look back on HGI, I want them to remember us as a company that came along at a pivotal time in the nation’s history and literally caused the free enterprise system to bear the fruit of wealth and put it in the hands of many, not just a few. I want us to go down in history as a company that made a difference.”

— Hubert Humphrey  
Founder and Architect  
of the System

## OUR VISION

To lead the consumer empowerment revolution.

## OUR MISSION

To create more financially independent families than any other business in history.

## OUR SYSTEM

The vehicle that will allow us to achieve our vision and our mission.

# WORLD CLASS INFINITY COMPENSATION PLAN

The awesome HGI Compensation Plan provides you with big first year commissions on submission to build your business:

## LIFE INSURANCE PRODUCTS

- Up to 112% 1st Year paid out to the HGI Pay Grid
- Up to 75% Commission Advances
- **PLUS** up to 20% Personal Production bonus paid for select Companies
- **PLUS** 2 year rolling-targets on select IUL Products

## POWERFUL INSURANCE PRODUCT PORTFOLIO

- Indexed Universal Life (IUL) with Living Benefits
- Guaranteed Universal Life (GUL) with Living Benefits
- Term Life with Living Benefits
- Whole Life with Living Benefits
- Final Expense Life with Living Benefits
- Annuities with Living Benefits

## FINANCIAL REFERRAL PRODUCTS

- Full-access to a suite of Financial Referral Products
- Prequalify your client, then refer to one of our Financial Referral companies
- **PLUS** many of these products do not require licensure in most states

## STRONG RMD BASE COMPENSATION

HGI rewards leaders who build big base shops. Our Regional Marketing Base compensation structure is designed for you to maximize your commission points by creating a big Base Shop spread.

## INFINITY OVERRIDES

HGI’s revolutionary compensation plan allows you to develop and train your partners in business, instead of your competition. HGI pays RMDs compensation on six generations of RMDs, and offers the opportunity to receive compensation on an infinite number of RMDs beginning at the Senior Executive Levels within the company.

## PRODUCT BONUS POOLS

HGI’s Product Bonus Pools enables all associates increased compensation based on achieving certain production targets for select products.

## EQUITY SHARE PLAN

HGI’s unique equity share plan gives associates a way to earn Equity Share Credits (ESC) towards a future potential income-defining event. (Note: ESCs are not a security or ownership in the company. Ask for details.)

- Available for RMDs and up and based on all income earned within the calendar year
- For incomes between \$50,000 - \$99,000, you earn ½ ESC for every \$1 of commission earned
- For incomes \$100,000+ Earn 1 ESC for every \$1 of commission earned

## **EQUITY SHARE PLAN ACCELERATORS**

HGI will have contests and promotions from time to time that will allow all Associates to earn Equity Share Credits (ESC) regardless of Promotion Level or income.

## **TIMELY COMMISSIONS**

HGI has one of the most aggressive pay cycles in the industry. Commissions and Referral Fees are paid daily as received and bonuses are paid monthly.

## **VESTING**

Dedicated Regional Marketing Directors are fully vested immediately and Non-Dedicated Regional Marketing Directors who have held the position for one year are fully vested. Upon termination from HGI, a Regional Marketing Director is entitled to any vested commissions and will be paid in accordance with the HGI Associate Membership Agreement after the necessary accounting period to clear any potential debit balances.

By vesting through HGI, Associates have the advantage of the collective strength of the company and its contacts with preferred companies, ensuring that vested commissions will be honored.



## **CROSS COLLATERAL PROGRAM**

HGI's powerful Cross Collateral Program offers great protection to our big builders and preferred companies. According to a provision in the HGI Associate Membership Agreement, the income stream from one source will be used to offset the debit balance from another. This great benefit is possible only because of the tremendous alignment between HGI and all preferred companies.

## **PROFESSIONAL GENERAL AGENT (PGA) SYSTEM**

The PGA System, our Compensation Magnet to attract the industry's elite professional general agents, allows you to recruit top producing GA's and compensate them immediately at the RMD level. The personal producer not only earns the highest commissions on personal business, but Associates can also override 1st generation producers.

HGI Associates have the option of joining the PGA System, which is subject to certain production requirements, industry experience and other conditions. Consult HGI for additional details.

## **PROMOTION ADVANCEMENT USING HGI'S PRODUCT POINT VALUE RATING SYSTEM (PV)**

With HGI you always receive cumulative credit for all personal and team production through our complete diversified product portfolio. From the beginning of your HGI career, you can begin earning credit for promotions all the way to the Senior Executive Levels. HGI also offers accelerated promotion points for Associates who choose the "fast-track to success."

## **BUILDER'S EXCHANGE – THE KEY TO WIDTH & PROFITABILITY**

Upon promotion to Regional Marketing Director, the new RMD promotee makes a one-time "Exchange" of one of his fully-qualified Marketing Director legs or two fully-qualified Associates to the promoting Regional Marketing Director. The Builder's Exchange is the choice of the promoting Regional Marketing Director.

The Exchange allows the upline promoting Regional Marketing Director to maintain a strong RMD base, while the new RMD promotee increases his commissions, and still retains 25% of the commissions from his Exchange leg. The new RMD promotee is then in position to receive Exchanges from every new Regional Marketing Director he ever produces in the future. The bottom line rewards are unlimited. By making only one Exchange, new RMD promotees now have the right to receive unlimited Exchange legs in the future.

## HGI'S 100% COMMITMENT TO GROWTH

HGI's 100% Commitment to Growth With HGI, you can build income/wealth in four different ways:

### 1. Personal Production – part time or full-time.

There are no minimum production requirements

### 2. Build a Big Base Shop

- New Professionals
- Industry Professions
- Affiliated Professionals

### 3. Build and Run a Professional Agency

- Dual income opportunity thru personal production and agency building
- HGI's diversified product portfolio

### 4. Build a Large Network of Regional Marketing Directors

- Put the "magic of the multiples" to work for you.
- Build tremendous security from personal and team efforts.

There is a fine line between being an independent contractor and a commissioned employee. HGI offers you an opportunity to be in business for yourself, but not by yourself.

- We operate the marketing on very small margins
- The maximum commission points are paid to the field on Base and Infinity Overrides.
- HGI treats its Associates as independent contractors, giving them the opportunity to control their own expenses and maximize points.

**HGI allows your family a new chance to start over and dream again.**

# A DIVERSIFIED PRODUCT PORTFOLIO

Meeting the financial challenges of today's consumers requires a unique mix of experience and expertise. Backed by a wealth of resources, HGI is uniquely positioned to meet these challenges.

As an independent marketing company, HGI is able to bring together the best products and companies to deliver unparalleled financial solutions to its clients. These world-class products, concepts and support companies – in combination with HGI's expertise in marketing and building distribution systems – give HGI a competitive advantage in the marketplace.

## A WORLD OF MARKETS

### Insurance Products

- Indexed Universal Life
- Term Life
- Guaranteed Issue Life
- Indexed Annuities
- Medicare Supplement
- Guaranteed Universal Life
- Final Expense Life
- Mortgage Life
- Fixed Annuities
- Medicare Advantage

### Financial Referral Products

- Land Banking
- Debt Consumption
- Oil & Gas
- Commercial Real Estate Notes
- Merchant Services
- Active Money Management
- Mineral Rights
- Self-Directed IRAs/401ks



Hegemon Group International, LLC. (HGI) is a marketing company offering a vast array of products and services through a network of independent affiliates. HGI does not provide insurance products, legal or tax advice.

Insurance products offered through Hegemon Financial Group, LLC (HFG) in the states where HFG is licensed to conduct business.

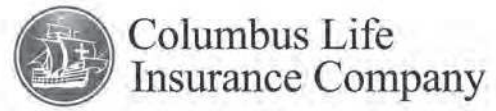
# HGI WORLD CLASS SUPPORT NETWORK

HGI is an independent marketing company supported by some of the largest and most respected companies in the world today.

## INSURANCE PROVIDERS



**MINNESOTA LIFE**



## OTHER INSURANCE PROVIDERS

- American Amicable Life
- American General Life Insurance Co. of New York
- Assurity Life
- John Hancock Life Insurance Co. of New York
- Midland National Life
- Nationwide Life Insurance Company
- Occidental Life
- Pioneer American Life
- United Home Life
- ...**PLUS** many more



*Insurance products offered through Hegemon Financial Group, LLC*

## FINANCIAL REFERRAL PROVIDERS



# THE HGI DREAM

Here are two hypothetical examples of how to potentially earn \$50,000 - \$100,000 annual income through personal production and building a team.

## PERSONAL PRODUCTION

Produce 3 personal sales per month<sup>1</sup> of 2,400 PV<sup>2</sup> each.



## BUILD A REGIONAL MARKETING DIRECTOR BASE

Produce 3 personal sales per month<sup>1</sup> of 2,400 PV<sup>2</sup> each and produce 3 people<sup>3</sup> who each produce 3 sales per month of 2,400 PV<sup>2</sup> each.



<sup>1</sup> Assumes the Regional Marketing Director (RMD) level.

<sup>2</sup> PV = Product Point Value. This is the amount of commission in dollars that is paid to the HGI field force.

<sup>3</sup> Assumes the Associate Level.

### Income Disclaimer

Many people have experienced different levels of success with Hegemon Group International. However, individual member experiences may vary. This is not intended to, nor does it, represent that any current member's individual results are representative of what all participants achieve when following the Hegemon Group International system.

# WORLD CLASS RECOGNITION

Only HGI's greatest wealth builders qualify for the elite levels of the wealth-builder circle. Your recognition level is determined by your rolling 2-month cash flow.

## \$50,000 SUCCESS SOCIETY



**\$50,000+ EARNINGS**  
Qualify for the custom HGI \$50,000 Success Society watch.

## \$100,000 CHAMPIONS CLUB



**\$100,000+ EARNINGS**  
Win the coveted HGI \$100,000 Champions Club ring. Receive diamonds on your ring for each \$100,000 earned.

## DOUBLE DIAMOND



**\$500,000+ EARNINGS**  
Induction into the HGI Diamond Club and receive prestigious Diamond Club black blazer and pin for the leader and spouse.

## DOUBLE DIAMOND



**\$1,000,000+ EARNINGS**  
Achieve this income milestone and be rewarded with 10 diamonds plus the double diamond red blazer and double diamond club pin.

## TRIPLE DIAMOND



**\$2,000,000+ EARNERS**  
Blue Sable ring with three Diamonds, Triple Diamond Green Blazer and Triple Diamond Club Pin

## ROYAL DIAMOND



**\$4,000,000+ EARNERS**  
Emerald Ring with four Diamonds, Royal Diamond Blue Blazer and Royal Diamond Club Pin

## WORLD DIAMOND



**\$5,000,000+ EARNERS**  
Ruby ring with giant Diamond, World Diamond, Gold Blazer and World Diamond Club Pin

# DREAM DESTINATIONS

HGI's annual trips to some of the World's most beautiful destinations...



# A WEALTH OF RESOURCES

*A Professional Business Opportunity*

## GET STARTED TODAY

If you are like most people you are ready to:

- Get paid what you are really worth
- Have total control of your time
- Call your own shots
- Build true financial freedom for your family



## THE NEXT STEP

- Set a follow-up appointment with your Regional Marketing Director
- Sign up now
- Get off to a Fast Start

It takes leaders with vision to help people with dreams. With Hegemon Group International, your dreams can come true.

### HGI Associate Contact:

Alan Bush

901-401-BUSH (2874)

AlanBush360@gmail.com

AlanBush360.com

