

RDJ'S NOTES

COURSE F | SESSION 3

Rich Dad - Poor Dad

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PASSIVE INCOME

HOME AND AUTO - YEAR 1

Average Premium	\$2,376
Average Commission	15%
Average Payout from Company	\$356
Representative Split 50%	\$178
1 sale per week	\$9,256 yearly income
2 sales per week	\$18,512 yearly income

HOME AND AUTO - YEAR 2

Average Premium	\$2,376
Average Commission	15%
Average Payout from Company	\$356
Representative Split 50%	\$178
1 sale per week	+ Year 1 Renewals (90% retention)
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	\$17,586
2 sales per week	\$18,512
	+ Year 1 Renewals (90% retention)
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	\$35,172

Millionaire in the Making

PASSIVE INCOME

ANNUITY

Average Premium	\$126,000
Average Commission	8%
Average Payout from Company	\$10,080
Representative Split 50%	\$5,040
1 sale per week	\$60,480 yearly income
2 sales per week	\$120,960 yearly income

ANNUITY- GROWTH AND ROLL

Average Premium	\$126,000
Average Growth	5%
Average Contract Length	10 years
Contract Value after 10 years	\$205,240 (assuming no withdrawals)
Replace contract every 10 years	\$205,240
Average Commission	8%
Average Payout from Company	\$16,419
Representative Split 50%	\$8,209

10 YEAR PATH

Monthly Income (1 sale per month) -- New Annuity+ Rolling client= \$13,249
Monthly Income (2 sales per month) -- New Annuity+ Rolling client= \$26,498

Millionaire in the Making

