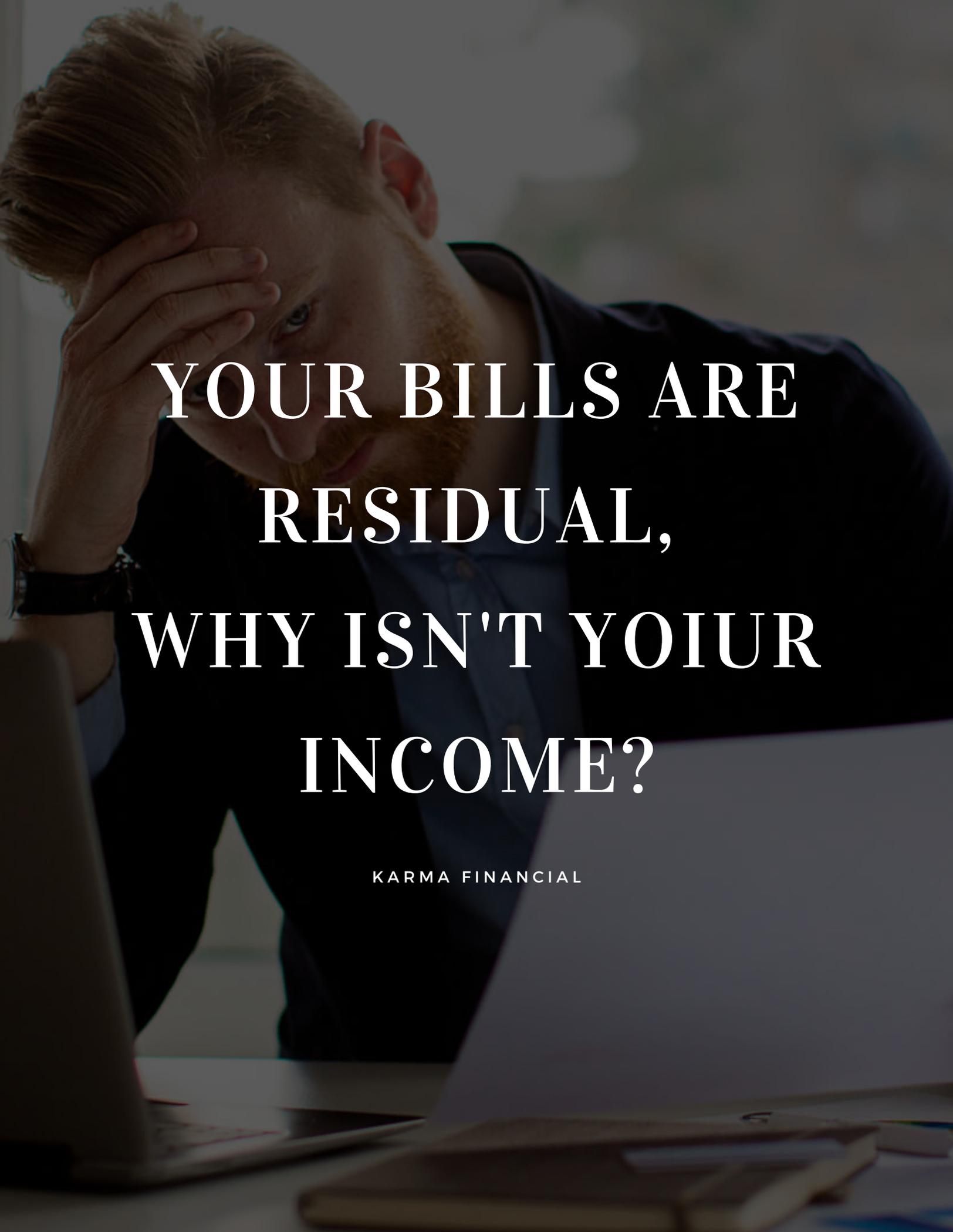




RESIDUAL INCOME





**YOUR BILLS ARE
RESIDUAL,
WHY ISN'T YOUR
INCOME?**

KARMA FINANCIAL



WHY YOU NEED RESIDUAL INCOME

Karma Financial

What is "Residual Income" and how important is it? It's important to understand that **the rich focus on earning money in a different way than the rest.**

There are more millionaires created from the financial services industry simply because it allows qualified financial representatives to earn residual income provided, they have the correct platform. At Karma Financial, we take things to a whole other level.

Our agents are able to create residual income by helping protect clients. By finding a client the right coverage, agents are able to earn recurring deposits on the draft dates of the client's policy. This creates a nearly endless supply of residual income that continues to grow the longer the agent works.

Residual income in the financial services industry is something special, because it lasts for a long period of time. People tend to keep their permanent insurance benefits until they die, meaning the policies pay residual income for more than 10 years on average.

Combine this with Karma Financial's agent driven platform and you have a very powerful vehicle to long term financial growth. Agents are able to get paid for work they have already done, and clients enjoy the best products on the market.

In addition to policy residuals, agents are able to earn additional residual bonuses from management positions within the company. Qualified representatives are promoted into supervising positions which earn residual bonuses on policies issued within the hierarchy.

Furthermore, managers are able to earn direct agency overrides and bonuses from their agencies production. This allows for a large amount of money being paid up front and generated on the backend.

Active and Passive Income
To help you understand how residual income can improve your life, let us first describe the differences between active and passive income.

Active income comes as a direct result of our efforts. This is when we work for one hour and get paid a certain amount for that hours work. This can be seen in wages, salaries, and self-employed service providers like lawyers or doctors.

Passive Income is the work you do for ends that will provide you with resources for the long-term. Even after you stop contributing to the effort, you are compensated again and again.

Creating a large level of residual income and having multiple streams of income within one business allows our financial representatives to not only help clients but help themselves.

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If you don't learn how to make money while you sleep you will work until you die
- Warren Buffet

As a company that promotes financial stability for our clients, especially during difficult times, we take serious pride in allowing our team to do the same. Everyone deserves to have a stable income that they can build and own for now until retirement.

Too often we find the current system is broken, with the average annual social security checks being just above the poverty line, people are finding it harder to retire. Instead we provide a direct solution for our agents for today, and tomorrow.

HOW OUR AGENTS EARN RESIDUALS



Earning passive income in business is a difficult thing to do when you don't own the business. At Karma Financial, we allow you to take full control of your business with the proper guidance of industry experts.

Agents enjoy agency bonus's daily and residuals are build into our business model to allow dedicated financial professionals to grow their business.

Our unique product lineup allows our clients to enjoy the best products in the industry and allow you to earn passive income with each product you market.

When the client pays for their policy/coverage, the insurance carrier pays our agents a percentage of the policy's annual premium. This depends based on the carrier and position within the company.

This model has allowed industry professionals to create large streams of recurring income to fund their business, lifestyles and retirement.



RESIDUAL INCOME

Create your passive
income today

KF Karma Financial
PROTECTING TOMORROW. TODAY

