

EARN
\$60,000
A YEAR

**Helping people with their
financial, legal, health and
emotional problems.**

Contact us:

info@YourPaymentGuardian.com

Millions of Americans have worked their entire dull lives just for the opportunity to retire and live a short quiet life, always wishing they had the money to live an exciting life.

THERE HAS TO BE MORE TO LIFE THAN THAT!

With this book you will discover a recurring monthly income that will pay you every month for the rest of your life. This book will show you step-by-step how to make your dreams come true by helping people with their financial, legal, medical and emotional problems.

**EARN \$60,000 A YEAR
EVERY YEAR
FOR LIFE**

**Helping People with their
Financial, Legal, Health and
Emotional Problems**

Brought to you by Your Payment Guardian

DEDICATION

This book is dedicated to the millions of Americans that struggle through financial problems, legal problems, health issues, and emotional problems every year. Your Payment Guardian will always be there to help.

I also want to dedicate this book to all the Americans that worked their entire lives just for the opportunity to retire and live a short quiet life.

**THERE HAS TO BE MORE TO LIFE
THAN THAT**



PREFACE

Most of my life was spent working a dead-end 9 to 5 job for an employer who was never satisfied and had total disregard for his employees. I would spend hours fighting gridlocked traffic to and from work every day along with other frustrated commuters, only for the brief privilege of spending a few precious hours with my family before starting the ordeal all over again the next morning.

There had to be a better way.

That's when I discovered a recurring monthly income where I would be paid every month for the rest of my life. A monthly income I could build higher and higher. It had no ceiling. I could earn a monthly income as high as I wanted. All I had to do was work once and get paid forever.

This was a dream come true. Just what I've always wanted. And now, in this book, I am going to disclose to you this amazing opportunity to earn a lifetime income. An opportunity to quit your job and start enjoying the life you have always wanted.

Now it's up to you.

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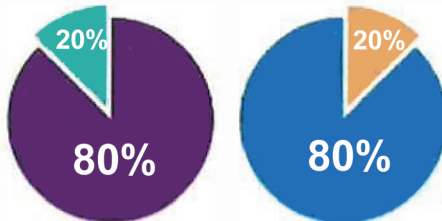
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THE 80/20 RULE

There is a rule called the 80/20 rule, also known as the Pareto Principle. It was named after its founder the Italian economist Vilfredo Pareto in 1895. He noticed that people in society divided naturally into what he called the “vital few”, or the top 20% in terms of money and influence, and the “trivial many”, or the bottom 80% of society.

How would you like to be part of the top 20% of wealth owners in America? The information in this book will tell you how you can generate a recurring monthly income that will pay you every month for the rest of your life. No getting up in the morning to go to work, no fighting traffic every day and never worry about money again.

Pareto Principle



There is nothing more important, and nothing that works faster than for you to cast off your own limitations and to begin dreaming and fantasizing about the wonderful things that you can have.

A wise man once said, “You must dream big dreams, for only big dreams have the power to move the minds of men.” When you dream big dreams your level of self-esteem and self confidence will go up immediately. You will feel more powerful about yourself and your ability to handle what happens. Most people accomplish so little because they never allow themselves to imagine the kind of life that’s possible for them.

I urge you to read this book and dream about the money you can make and the wonderful life that awaits you. All you have to do is put it in action. Don’t let anything stop you.

A man named Elihu Goldratt, an Israeli physicist, founded a principle called the “Theory of Constraints”. What Goldratt found is that in every process, in accomplishing any goal, there is a choke point that serves as a constraint on the process.

This choke point can stop you from accomplishing your goal of creating a lifetime income. For example, what is the critical constraint or limiting factor that holds you back? Believe in yourself and your ability to succeed. Don't let anything hold you back. What Goldratt found is if you concentrate all of your energies and attention on alleviating the constraint, or chokepoint, you will be successful in what you are trying to accomplish.

You can't just sit back and wait for something to happen. You must step up and take action. Fahad Khan, a Pakistani producer, said "Optimism isn't a strategy. Neither is complaining a solution". People who find true success don't achieve it by accident, they make it happen. Your success lies in your hands. Les Brown, a motivational speaker, said "Shoot for the moon. Even if you miss, you'll land among the stars".

Getting rich is possible. All you need is the right product and the willingness to "Shoot for the moon".

You will be successful. I did it and so can you.

THE OPPORTUNITY

When I was looking for a recurring income product, I knew it had to offer multiple benefits that were needed by most Americans. I also knew that financial problems were the biggest fear of Americans so at least one of the benefits had to deal with financial help.

Another big fear of Americans was the fear of losing their job. Our country went through a major problem with massive unemployment and American's knew how financially devastating a loss of income can be.

State unemployment benefits are never enough to pay all of your bills. Americans end up spending their life savings, cashing in their retirement accounts or borrowing from family and friends just to stay afloat. On pages 10-12 is a chart showing the unemployment amount paid by each state. Americans need additional help so another benefit must be financial help if a person was unemployment.

It was then my accountant told me about a membership company called “Your Payment Guardian” and it was perfect. It had every benefit I wanted, and all of the benefits were needed by Americans. You can see an outline of the benefits on page 11 and look at their web page at:

www.YourPaymentGuardian.com.

Be sure to watch their video.

My excitement mounted when I found out they paid their agents a recurring monthly income for life on an enrollments. My dream had finally come true. I couldn't wait to join and become an agent. I finally found the perfect product that would create a better life for me and my family.

That was 9 months ago and my monthly income is almost \$4,000, and that's for the rest of my life. Plus enrollment bonuses of almost \$10,000, and I'm just getting started. I quit my lousy job and went full time with Your Payment Guardian. My goal is to earn \$5,000 month, that's \$60,000 a year for the rest of my life, and then retire. If I can do it, so can you.

That's when I decided to write this ebook, to introduce other people to this opportunity. I've told you everything. The lifetime commissions and bonuses are explained at the end of this ebook. Now the decision is yours. Continue to work at your present dead-end job or join Your Payment Guardian and finally live the life you deserve.

THE FIRST STEP IS ALWAYS THE HARDEST



STATE UNEMPLOYMENT BENEFITS

To determine how much unemployment payments you are allowed to receive, states look at your past four or five calendar quarters earning history. Here are the minimum unemployment amounts and the maximum unemployment amounts for each state. Your actual state benefit should fall somewhere in between these amounts depending on your earning history. All figures are based on individual income.

	Minimum State Amount	Maximum Amount	Number of Payments
Alabama	\$45	\$275	26 weeks
Alaska	56	370	26
Arizona	187	240	26
Arkansas	81	451	20
California	40	450	26
Colorado	25	618	26
Connecticut	15	649	26
Delaware	20	400	26
Distr./Columbia	50	444	26
Florida	32	275	12
Georgia	55	365	14
Hawaii	5	648	26
Idaho	72	448	20
Illinois	51	484	26
Indiana	37	390	26

	Minimum State Amount	Maximum Amount	Number of Payments
Iowa	\$72	\$481	26 weeks
Kansas	122	488	16
Kentucky	39	552	26
Louisiana	10	275	26
Maine	77	445	26
Maryland	50	430	26
Massachusetts	98	823	26
Michigan	150	362	20
Minnesota	28	740	26
Mississippi	30	235	26
Missouri	35	320	13
Montana	163	552	28
Nebraska	70	440	26
Nevada	16	483	26
New Hampshire	32	427	26
New Jersey	120	713	
New Mexico	86	511	26
New York	104	504	26
North Carolina	15	350	12
North Dakota	43	618	26
Ohio	135	480	26
Oklahoma	16	539	26
Oregon	151	648	26
Pennsylvania	68	572	26

	Minimum State Amount	Maximum Amount	Number of Payments
Puerto Rico	\$33	\$190	26 weeks
Rhode Island	53	586	26
South Carolina	42	326	20
South Dakota	28	414	26
Tennessee	30	275	26
Texas	69	535	26
Utah	32	580	26
Vermont	72	513	26
Virginia	33	378	26
Washington	188	929	26
West Virginia	24	424	26
Wisconsin	54	370	26
Wyoming	36	508	26

**YOUR PAYMENT GUARDIAN WITH
UNEMPLOYMENT INCOME SUBSIDY
OVER \$5,000 IN VALUE**

As a member of Your Payment Guardian an of these benefits are yours

JOB LOSS PAYMENT- If you become unemployed you can receive an unemployment amount of \$3,000 payable at \$500 a month for 6 months in addition to your state- unemployment benefits.

FREE IDENTITY THEFT PROTECTION- you can stop people from stealing your identity with a free credit freeze and free fraud alert. We can help you register both with all 3 credit bureaus to stop people from obtaining your credit file. A \$300 annual value.

FINANCIAL ASSISTANCE & ADVICE- job loss is just one of many problems that cause financial trouble. Credit counselors can help you solve these problems. Help will always be there for you.

LEGAL ADVICE- if you are having financial troubles, you need legal advice more than ever. With Your Payment Guardian you will have access to legal advice from attorneys in your area.

MEDICAL ADVICE- money troubles are the leading cause of medical problems. With Your Payment Guardian you will have access to a doctor 24 hours a day. This is one benefit that could save your life or the life of a loved one. The value is priceless.

HELPING HAND ASSISTANCE- Money troubles are the number one cause of emotional distress for Americans and most people never seek help. With Your Payment Guardian you will have access to licensed psychologists and therapists to help you with your fears and anxieties in the privacy of your own home. Another priceless benefit.

DEBT MANAGEMENT- If you find yourself unable to make your monthly debt payments, our counselors can negotiate a repayment plan with all of your creditors that you can afford. This can save your home and other assets from financial devastation. An attorney will charge up to \$2,500 for this service and it's free with Your Payment Guardian.

FREE SELF-STUDY COURSES- Most Americans know little about credit and finance. That's why we have free, self-study course to help you avoid bad situations.

FREE CREDIT REPORTS -from all 3 major credit agencies. Only you can ensure your credit reports are correct. Find out for free.

AMERICANS NEED FINANCIAL HELP AND GUIDANCE

The Federal Reserve has found that most Americans wouldn't be able to pay an unexpected \$400 emergency expense.

On the next page are statistics showing the percentage of our population that are affected by the financial troubles listed.

Financial problems can affect anyone, even upper income earning Americans have problems. A study conducted by Payments.com found that 53% of Americans earning between \$50,000 and \$100,000 are living paycheck-to-paycheck. This shows how financially fragile American families are. The slightest problem can be devastating to Americans.

Your Payment Guardian is the only membership product available that can help Americans with their problems. As an agent with this product you can not only earn a great income, but you can help people with their problems by introducing them to Your Payment Guardian.

You can begin to see the amazing potential of this membership plan. There is no ceiling. Nothing to stop you from making as much income for life as you want. All you have to do is show them the web page at www.YourPaymentGuardian.com and let the benefits of this amazing plan do the selling for you.

85% of Americans identify themselves as middle class (Allianz Corp.) and yet...

...70% of American families said they live paycheck-to-paycheck with essentially no savings. (U.S. Census Bureau)

...67% of Americans are not living within their means. There is going to be a day of reckoning for them. (Consumer Federation of America)

...68% of Americans destroy their credit before they reach the age of 30. (Credit Karma)

...86% of Americans experience stress when it comes to their finances. (CFP Board of Standards)

...62% of Americans said they have no emergency savings and could not survive a financial problem. (Consumer Federation of America)

...60% of Americans worry about losing their jobs. (Washington Post)

Surveys have shown that financial fears are American's number one concern and are more concerning to Americans than death. (Sun Life Survey) American are falling behind financially. (Time Magazine)

National News: 3 out of 4 (78%) of American workers are fearful that they might lose their jobs due to an unavoidable recession. <https://insightglobal.com/blog/recession-anxieties>

THE PRODUCT AND INCOME POTENTIAL

The man who first created Your Payment Guardian was a finance manager for over 25 years. He saw firsthand the devastation caused by financial problems. He saw people lose their homes, cars, financial savings, everything. He saw bankruptcy and marital problems all caused by families with financial troubles. There had to be something he could do to help.

That's when he created Your Payment Guardian to help Americans that were having problems making ends meet.

He knew he had to create a system that could get the word out to the millions of Americans that needed help. The best way to do that was with agents that could talk to people about all of the benefits this program has to offer. He also knew the agents had to be paid well but he had to keep the cost low enough that Americans could afford it.

Our country went through a terrible time with the virus and high unemployment. Economic troubles are foremost on Americans minds and people are looking for something that can protect them from this tragedy.

You can see the fantastic program he created at their web page: www.YourPaymentGuardian.com. It had everything

families needed to protect them from the problems created from financial troubles.

Now he needed to create a pay plan for his agents while keeping the cost low.

A recurring pay plan was the perfect solution. Rather than pay his agents a one-time commission, he would pay them every month for as long as the person they enrolled remained a member of Your Payment Guardian, which could be forever. No other product pays their agents a level recurring income like this for life.

The monthly cost of Your Payment Guardian is only \$39.70. That's for a product worth over \$5,000. The unemployment benefit alone is worth \$3,000 (\$500 a month for 6 months). He created benefits that are needed by all Americans.

Out of the \$39.70 the agent is paid \$10 / 25% per month for every person they enroll, that's \$120 a year, every year for life.

He also created a web page that would explain the product and help sell it for the agent. He wanted to make everything as easy as possible for his agents. A lead company was also hired to devise ways for the agent to get leads of people to contact. All of this will be sent to you after you join.

I told you my story on pages 7-9. Within a few months I'll reach

my goal of \$5,000 a month, or \$60,000 a year for the rest of my life. Now I'm going to retire and spend valuable time with my family. It wasn't that hard for me to reach my goal and it won't be hard for you either if you try.

That's why I decided to write this ebook, to introduce other people to this opportunity. I've told you everything. Now the decision is yours. Continue to work at your present dead-end job or join Your Payment Guardian and finally live the life you deserve.

We have training videos for you to watch plus many different new and exciting ways to enroll people in Your Payment Guardian. We'll even do most of the recruiting for you with our videos. With our fantastic program we guarantee your success. It all starts with you, join now and let's get you started on your way to success.

THE FIRST STEP IS ALWAYS THE HARDEST

After you join Your Payment Guardian you will get several training videos that will tell you everything you will need to enroll people in this program.

We have everything from small table-top displays that get 5-10 inquiries a day (rather than call them leads we prefer to call them inquiries, it's when a person gives you their name, telephone number and email address) to large stand-up

displays. One of our agents set up a large stand-up display at his county fair and got 900 inquiries. We have a stand-up display you can put in heavy traffic areas like shopping malls and get hundreds of replies (one agent is getting around 60 leads a day from a shopping mall display).

We have hand-outs, t-shirts, yard signs, window signs, car signs, all of this will be covered in our training videos. Your email address will be inundated with inquiries wanting more information.

We even do most of the recruiting for you. We have a short book you can email to every enquiry and drive them to our web page to watch our video.

With Your Payment Guardian you are never alone. We are always going to be there for you. Don't turn this opportunity down. Join now and get started on your way to success.

Contact us today to get started with this incredible opportunity! info@yourpaymentguardian.com