



## Phase 1: Retail Commissions

The first way to make money with GemCap is to sell the Equity Building System (EBS). This 'make sense' service is needed by MILLIONS across the USA. We are not marketing to a particular sector like health care or beauty products. We market to all Americans who have debt, which is a 7.3 TRILLION dollar industry!

A GemCap representative gets Unlimited monthly EBS enrollments at a wholesale cost of \$85 per month. Similar programs usually wholesale for around \$100 per APPLICATION! Commissions per enrollment are based on loan size. As a general rule, the commissions are about 50% of the monthly loan payment. So simply sign a client up on the EBS and the commission will be received after we collect the first extra principal payment. No collecting checks upfront. No per application fees. It's that simple!

**It's not what you make that counts, its what you KEEP!**

### Example/Assumptions:

A representative has clients with loans payments averaging \$1000 monthly.

Sales/Wk.	Profit/Sale	Profit/Mo.	**Annual Income
1	\$500	\$2,000	\$26,000
5	\$500	\$10,000	\$130,000
10	\$500	\$20,000	\$260,000

**That's \$130,000 annually if you make just one sale per week day!**

However, the commissions don't stop there. You can also receive monthly Referral Commissions and Residual Income.

\*\$500 is shown for illustration purposes only. GemCap representatives may set their own retail price.

Reps using XP charge 1/2 the total loan payment. There is a \$30 processing fee per XP commission.

\*\*Annual income is not guaranteed. Your annual retail income is dependent solely on the production of the representative.