

**WEALTH CREATION -
WEBINAR SCRIPT**

It's great to have you all here and I am sure we are going to have a great session. I am Jack Kumar, founder and CEO of JR Prosperity Partners where we help investors create wealth through real estate.

We will discuss money . . . life . . . life and money . . . money and life . . . you know what I am saying (smile)

We will talk about how to create wealth and also touch upon how to create a life which welcomes that wealth and makes it a part of your world.

But before that, let's have a quick chat about another subject that is very close to my heart . . . the first one being **prosperity**, of course.

Friends, we all have something or the other that we are very proud of.

We have achieved something . . . we have made something or the other . . . we all have done things in life that make us proud of ourselves. Do we agree that we have been fortunate enough to carry some pride in us?

Please nod if you agree. I am waiting! Not so hard . . . we don't want any 'pain in the neck' here!

But today I'm going to ask you to be proud of something that you haven't done, something you haven't achieved, something you have played no role in.

Can you guess what that is? And there's something that is common to all of us . . . every one of us. Can I get a show of hands or nods from those who know what I'm talking about?

Interesting, there are a few who do . . . but let me share with you the actual answer to this question.

We should all be very proud of the fact that we are all **human**.

Now, you may say what's so unusual about being human? You know, everyone is human everyone around us . . . and everyone in this virtual room is human. So what is unusual about it and more, what is there to be proud of?

Well, be patient because here is the answer.

The answer is that being **human** has actually allowed us to reach where we are today. We had actually started along with all other animals and creatures in this world. Every creature has had their struggle their growth and evolution.

But no other animal on the planet has evolved **as fast and as** much as human beings.

Look around you see insects they are the same that they were even a million years ago. There are many creatures which have even gone extinct!

But man has come such a long way from his origins. Forget a million years . . . even if you go back a hundred years, we are so much different today. Our abilities have increased, our skills have grown . . . we have changed so much in the world around us!

Do you know that one thing which makes us truly different from animals?

Think about it . . . animals survive pretty well without our help . . . so they know how to look after themselves. They have all the necessary skills.

What is it then that has helped us come to the top of the ladder and has given us the kind of power that we have or the world around us?

Any answers? Guesses...they are all welcome!

The one word and that is going **to be the theme of this webinar**... that one word is CREATIVITY.

Look around you... the chair you're sitting on... the table that you're using... the laptop you are operating at the moment... the air conditioner in your room... everything around you is not a product of necessity. These products were created by an animal who was designed to think **beyond the obvious**.

That animal wasn't just happy surviving. That animal wanted to see how we can push the limits of our ability. **Everything around us is a result of man's creativity**. Animals can run fast, but only man **runs races**. Why? Because animals run to hunt... man runs to push his limits and to see how much faster he can run.

Man wanted to fly but realised that he is not made to fly. Then what does he do? He creates things that can carry him and fly in the sky!

Isn't it amazing to see that every time man faced a limitation he actually found a solution to conquer it.

Today we are here to celebrate of man's never-ending spirit of creativity and yes, we'll also see what it means to us **Today and NOW**.

And the real beauty of man's creativity is that it always flourishes... whether things are normal, we create. When things are adverse, we create even more.

And nowhere else has it more obvious than in the last few weeks when the whole world was hit by the coronavirus.

This virus changed our world. But I'll just share a few examples with you of how certain people and companies around the world decided to think outside the box, and offer and deliver ways and solutions to solve a problem that did not exist even a few weeks ago.

Take this for example - there's a company which has floated a concept call **Sofa Tours** or couch tours as you may call it. Is like a virtual travel agency that offers people travel experiences from around the world in a virtual way, while they are at home under lockdown sitting on their sofas. What a wonderful concept, wouldn't you say?

Let's take another - a concept called **good news day**. In this, they propose to take over 1 newspaper in the world for one day and publish only good news. They reckon and I'm sure you would agree, that is enough bad news going on around the world so why not choose a day and have only good news coming through to us from the media.?

Absolutely wonderful idea! So when we look around we see that adversity or challenge of any kind brings out the best in us and I'm sure all of you have had your challenges from which you have emerged maybe... a little broken but a lot better a lot more aware.. a lot more confident of your abilities so let's see where our spirit of creativity takes us today.

And in case someone is wondering why do we need to be creative?

I mean where is the pressure coming from? Why can't we let things be?

Well there are two main reasons - number one we can't help it, it's in us to push forward and make things happen.

And number 2 we really don't have an option you see the divine power that we may all believe in... will not help us unless we help ourselves.

It reminds me of a very funny story.

A man finally manages to establish a connection with God...almost like a hotline to God and he says let me have a chat with God.

He says, "God what is a Million Years to you?"

God replies, "Just a few minutes."

Man says, God what is million dollars to you?"

God says, "Just a few cents."

Man says, "God in that case can you give me a few cents?"

God replies, "Sure give me a few minutes."

Laugh

So you'll see it's not in us to ask her something and get it is easily... so we have to work for it... we have to work hard for it. The beauty is.. when we get it, the results are absolutely spectacular and worth all the hard work.

Are we ready to do a little bit of hard work to achieve something really really big?

Give me a nod if you're ready because the time is here, and so is the opportunity and **we are going to make it happen together.**

So, just to recap, . I am Jack Kumar, founder and CEO of JR Prosperity Partners where we help investors create wealth through real estate.

Today I'm going to start with sharing a very big secret with you

In the next 30 seconds I'm going to tell you how I went about buying 11 investment properties.

Yes in the next 30 seconds you will know how I went about it and then it is for you keep the secret or if you want you can share it with others as well.

So here it goes

first bought property number one, then I purchased property # 2, then 3, then 4.....all the way to 11 (laugh)

That's just a joke just to get things going but what is not a joke is the fact that I do have a portfolio of 11 investment properties that I have managed to put together in less than 10 years.

So you can see it real estate investment is something very close to my heart it has been part of my life and it will continue to be part of my life

And having achieved some success in this, it is my duty and my passion to enable and empower everyone who comes into contact with me and show them the way on how they can become successful real estate investors.

Many of you here are investors already so you know why people invest. But however, let's just look at it closely once again why do we invest. Let's start with the biggest reason of them all.

Confession time – while it's true that we are all pretty strong willed and able-bodied people and we're not really scared

of many things in life. Especially if you have children you have to pretend that you're not scared of anything... because you are the strongest, mightiest, bravest of them all. Right?

But you know what there is something that scares almost every individual in this world and it's not a scary sight. As a matter of fact it's not a sight at all! So what is it that scares almost every one of us and it's actually invisible?

What is it that we can just imagine and sometimes it sends a shiver down our spine, sometimes it makes us with anxious or sometimes it makes us want to do something extra? What is it?

I think it is the thing called **future**... **Can we have a show of hands about how many of us are concerned with our ability to lead a good life in years to come?**

Thank you, future. Let us have a look at how we want to be in our 60s and onwards.

A video of people enjoying retired life

Now, this is what we **want** our future to look like. But we are not sure about it all. We can never see the future but the thought of what **kind** of future we're going to have is a scary thought to most of us. We worry about our financial security, we worry about to what extent will be able to support today's lifestyle in the years when we are not learning a regular wage. And we worry about our health too. **We all do, no one is not alone in this.**

It is very common, almost universal for people to have this fear of the future and it would be fair to say that an overwhelming portion of this fear comes from the thought or the anxiety related to not being financially free by the time we step into our retirement.

Over the years, people have been doing many things to address this concern. People have realised that in order to free themselves of this fear of the future...or fear of the uncertain future should I say, we have to do things **today** which will help them overcome problems that they will find along the way in later years.

What does this fear result in? It results in us wanting to conquer it. Investment is known to bring rewards to investors. We invest because of a variety of reasons, and the biggest of them can be that we want to be financially independent in our later years and provide for our future generations.

The second reason can be that we want financial control. We want to make our money work for us.

And another reason can be that we have goals - we have things to do, I mean, we can be financially independent and yet have a lot of goals to achieve which can be accomplished through additional finance. Ambition, as you can see, is never too far down the list of reasons why we do what we do.

So you see there are many reasons why people get into Investment and if we if you want to do a survey we would probably find all these reasons applying to all of us to some degree or the other.

But the solution to these complicated issues cannot be straight and simple. **It needs to be.....what was the word that I said could be our main theme today? Does anyone remember it?**

Yes, creative! The solution needs to be creative – a result of thinking outside the box and some bold decisions. I am sure you are ready for it!

Now, we already know that investment is something that has worked for people for centuries and will continue to

work, we have something **really special** to share with you. It will change the way you look at real estate investment... and it will also change what you get out of it!

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As we know, it is no secret that investment has played a huge role in helping generations of people create wealth and achieve a lifestyle that they can be comfortable with. A lifestyle that they can happily live a retired life and yet fulfill all the basic desires without any financial concerns.

But like with many things investment has also sort of got into a template...or a box and it has not grown as concept. Thanks to ever growing population, more and more people keep stepping into the world of investment. So, while some people drop out, many more come in and the show goes on...unchanged, and probably under-performing too.

Evolution is key to everything. What fails to evolve, eventually fails To Survive. This reminds of a that came out recently.

Due to the impact of Covid-19, thousands of small businesses, especially grocery stores lost their only sales channel almost overnight. That channel was – walk in traffic, since they had no online presence...they never needed it...or so they thought. Now things had to change or evolve quickly to help them survive. Like we discussed earlier, faced with adversity, we perform even better.

Out comes a concept called STREETIFY – a concept to help connect consumers with local stores, to help keep them afloat. It is also providing retailers free access to the platform for one year in the U.K., U.S., Canada, India and Australia.

Using STREETIFY website and app, users can actually choose the street they wish to visit and can scroll left or right to “walk” up and down. They are shown virtual storefronts and can click on any store to enter its Streetify website. Once inside the “store”, consumers can see all of the special offers, deals and promotions.

Investment also gets affected by many factors, and sometimes falls out of favour. But if our approach to it keep evolving, we can keep this wonderful concept working at its best.

That's one of the main reasons why we are talking today. At JR Prosperity Partners, we had identified the need for change in the real estate investment industry many years ago. Since then, we have been working on various aspects of our business and service to bring about a change or shall we say, **bring about evolution** that benefits all of us.

We have adopted a different perspective to conventional approach. After all, creativity is all about the ability to view the same thing in a different way.

That's what makes kids so creative, would you agree? Because they are not carrying previous knowledge or present notions.

Taking the same creative approach, at JR Prosperity Partners, we have involved various experts to cover every aspect of investment so that our investor clients are looked after all the way.

No more of the 'It's a great project so let's all invest in it' approach. No more of one size fits all. Once we have understood your situation, your vision, we will tailor a strategy just for you. After all it's **your** money we are working with, right?

To help our investor clients get more out of their investment and their engagement with us did mean changing or bending a few 'rules' or set ways of doing things.

These are rules that were just set by the previous generations in the previous years. When JR Prosperity Partner's came into being, we were always sure that we will create a difference in the market, create a difference for our clients and will create more wealth with the difference.

It's the same innovative, pioneering approach at work again for you now. Wait till I share with you our next initiative – it will take the business of real estate investment to a whole new level, and our investor clients will be the real winners!

They say every problem has a solution. Yes...but for a solution to come through, we must first acknowledge that there is a problem facing us. Some times a particular behaviour or trend can go on for decades before someone questions it. It doesn't have to be a problem, it can just a be practice that has gone on for too long.

We are here to change one such on-going practice in real estate investment. Are you ready?

A video of a few quotes about the importance of change

Making money certainly is number one objective of any investment, but equally important is to make sure that we also develop a mindset that is money friendly.

A mindset which understands how finance works, how it grows, how to nurture it and when to leave it alone, so that one day it comes back to us many times bigger.

In today's world of fast everything - fast cars, fast life, fast gratification, I'm afraid some of that **fastness** has crept into the investment culture as well. And we can see that in the changing mindset of some people who fail to show and the maturity, the patience and the control that being an investor asks for.

For years now, JR Prosperity Partners have developed a service model which has as much to do with Math as with Mind. As our engagement with clients increased in duration and depth, we could see the results of our new approach and there are very few things more satisfying than helping our clients become better investors.

(part of JRPP recent video to play here – around 1 selected minute of it)

(extra energy)

So what did this success lead to? No... we didn't pop the champagne but another idea did **pop** up. Something bigger...bolder and very, very exciting.

But before we reveal the idea to you, you need to know more about our thought process behind it and few key observations.

We all know that the very essence of investment is very closely linked to **risk**.

There is no mission without risk, anyone who pretends otherwise is either lying or fooling themselves.

And since we are all ruled by certain laws of nature, we know that the bigger the risk you take the greater are your rewards. And it is quite fair as well.

Especially in the case of real estate investments we have seen that some big risk takers end up laughing all the way to the bank. We all know stories of someone picking up property that no one else was interested in, and then in the few years the entire region underwent a complete transformation pushing up the price of everything... and the property which was worth nothing became a valuable asset.

While such isolated stories are all around us we also know that that's not the formula for bigger rewards for a regular investor. There are enough instances of higher risk costing investors dear as well.

Part of our task was to see which aspect of real estate investment carries greater risk and hence, greater rewards.

As a matter of fact, the only area where high risk and handsome rewards almost always go hand in hand isany guesses?

Yes, the biggest rewards go to the developers. Why? Simply because they also take the greatest risk – we all know how real estate projects start and what they involve on part of the developer. Since they expose themselves to the biggest risk, they do end up profiting the most!

So far so good. But no one really thought what the developers feel about it. Are they happy to keep going like this or they are open to change? Is there room for doing things differently which benefits everyone involved?

Looks like there is! And that is what we want to share with you! **Share** is the key word here!

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Now comes the time for the big news. It's really big once you know how far it can go in changing the world of real estate investment.

Friends, I've been thinking about all of us for many days now – I mean all us investors. And the more I think, the more I realise how similar we are, despite all our differences. It makes me glad, but also makes me wonder if things have to be this way.

Let me explain.

When I think of real estate investors, the picture that comes to my mind is a giant ship... and all of us are on it.... Some of us have travelled this route before and know a lot about it while others are traveling for the first time ...but we are all on this ship which is lumbering along at its own pace...

Some of us are in first class cabins while others are traveling in less comfort... but we are all on this ship which is *lumbering along at its own pace*...

Many of us wonder if there is a faster way to move, can we upgrade to another one but then we realise there is only the one ship to all of us which.....yes you guessed it..... *is lumbering along at its own pace*...

And it has been like this for **years**

This is an analogy of course, but we know that the real estate investment industry is not much different to a ship which treats everyone the same...shows no respect to your experience or expectations.

What if you want to do things differently? What if you plan your own itinerary?

AND...What if you want your own ship?

No sir. Everyone in the same box here.

Box! Now that's something we need to stay with. We, as well as our thinking, has been in the box till now. Let's step out of it.

As seasoned investors, we know more, deserve more and we should ask for more.

Wait a minute...what is the MORE? Here it is

More knowledge, more information, more rewarding investment opportunities, more strategic guidance...and more buying power.

Unfortunately, the industry as it stands today, has no room for a special space for investors like us.

This exciting new space where investors can thrive and flourish needs to be created.

If I were to tell you that we have ALREADY created it, would you want to know more about it?

YES? Here we go

Imagine being part of a group specially designed for seasoned investors. Where we provide what seasoned investors deserve: quality advice and tips from industry leaders, customized strategy sessions, exclusive research reports, advice by financial experts, investment opportunities before they are made public!

Exciting isn't it? Finally you can join like-minded investors and create a club which looks after you at your level. We upgrade your financial knowledge, enhance your ability to identify a great opportunity and expand your network...bringing you in contact with leaders, experts and influencers.

I know what you are thinking...we do have a name for it. With SO much going in your favour, and absolutely nothing to LOSE.....we decided to call it WIN – Wiser Investors Network (brief animation of WIN)

Why Wiser? Well all investors are Wise to begin with. But it takes a special breed to realize that they need to get out of the rat race...or the herd (sheep video) and join a group which can gallop ahead (horses video)

Horses run not because they have to.....they run because they want to. And once trained, they can become champions.

Wiser Investors Network is for those who love the journey as much as the destination...because they know the two are seamlessly linked to each other.

They know the journey is never really over....and you never really run out of destinations.

With all the knowledge from their years of experience, investors want to be treated as individuals...not as a herd.

They need to be rewarded for their experience, with a concept specially created for them. A network carefully put

together to give them the right exposure to expertise which matches their level of being seasoned investors.

Being part of this network will make you better equipped, better informed and better connected – qualities that help you...WIN!

Why did we think of starting this elite club? Well, the reason is simple.

For a long time, the investment game has been played pretty much along the lines of herding. Every investor joins an endless stream of other investors walking the same way... the same pace, towards the same destination. They just keep walking without wondering or questioning - 'Should my journey be any different to this?'

But then there is a community of investors who have done the hard yards, who have done their time, who are in a position to see further, to reach higher, to ask for more and more importantly to GET MORE.

Friends that's exactly what we're talking about today with you. WIN is a ground-breaking concept which will change the way experienced investors approach investment. Let us now see what WINNERS get! Just remember the BEST of the deal is yet to come!

Here we list the benefits but without mentioning the Discount Offer

Courses, Strategy Events etc will be mentioned along with on screen graphics so people can understand it clearly.

Once it's over, the presentation starts again... with a video of a bomb fuse lit – which will be shown a few times while the presenter is talking. We will not explain what it is but use it to enhance the suspense of what could happen next.

Imagine this video peeping in 4-5 times during the following content

Wow! That's some package of services, right! With so much expert help and coaching all the WIN members will be able to lift their game higher and raise the bar on how they approach real estate investment.

Can you hear this noise? It's like a hisssssss?

Cut to 2-3 seconds of the bomb with lit fuse with the hiss.

Presenter shrugs and continues

Of course we know we are talking to INVESTORS. These are people who appreciate value...and LOVE RETURNS. Don't worry, there is more to WIN than what you have seen so far

Cut to 2-3 seconds of the bomb with lit fuse with the hiss.

What I have not told you so far is that as a WIN member, you will be a winner even before you invest with us. It is something big...so big that it I may not be able to express it without making some noise..

Cut to 2-3 seconds of the bomb with lit fuse with the hiss. But this time it goes all the way to the explosion. And from the explosion we reveal the main message, at the end

GUARANTEED SAVING OF \$20,000

ON EACH PROPERTY INVESTMENT

You see, I did need some help to deliver news as BIG and as INCREDIBLE as that!

We have done the rounds, identified potential partners, discussed the deal and we are THRILLED to announce that we'll help you save \$20,000 off the market price for each investment you make with us!!

Come on, we know. Just as the way to a man's heart is through his stomach, the way to an Investor's mind is through his numbers!

Remember I said the word **share** is the key word? What we are doing under WIN is essentially sharing a bit of the risk faced by the developers. Numbers are important to you and numbers are important to us as well. A sizeable group of investors gives us the power to negotiate with the developers. As we make them a bulk offer, they see a reduction in their risk, and are happy to give us 10% discount on the price of the property!

Can you see why we simply had to call this concept WIN? There are winners in it at every step of the way. The project is selected by us with due diligence, developers get a bulk sale, and the investors get on board saving thousands from the get go! Three parties – all winners.

That's what you call not just a WIN WIN but a WIN WIN WIN situation.