



# MonyTrakr

Simple. Smart. Secure.

## **A Never-Ending Battle**

In today's economy Americans are faced with a financial dilemma of epic proportions. Millions of individuals and families are struggling financially due to the overwhelming burdens of long term debt. If left unchecked long term debt is the single greatest enemy when it comes to achieving financial freedom now and at the time of retirement. True financial freedom cannot be achieved until long term debt is eliminated from our lives. The mission of helping people to overcome financial challenges is as one of the most profitable business trends of the new millennium.

## **Introducing MonyTrakr, LLC**

In March 2006, Anagram Financial Management, LLC became one of the pioneers in the financial services industry offering an innovative business model to entrepreneurs interested in capitalizing on these exciting new trends without interfering with their existing business models. In 2017 MonyTrakr, formally Anagram Financial Management, continues its tradition of excellence.

Obtaining an exclusive reseller license branded in your own company name is easy. there are no professional licensing requirements to market our revolutionary debt elimination and wealth acceleration platform, making this the idea business opportunity. If you're looking for a new way to generate additional revenues for your company by offering individuals and families an incredible product in high demand, this is the right choice for you!

## **A Simple Success Formula**

The MonyTrakr business model is straightforward; identify a problem, establish a need for a product that helps solve the problem, and then provide the solution to the problem, it's that simple. Our unique business model and opportunity is unique in that it works in any economy; it isn't only reserved for those experiencing financial challenges. The message of helping people plan for retirement by eliminating debt and building wealth is a universal message. The mission of helping individuals and families save money is also a universal message.

When you choose to become a licensed reseller, you can rest assured MonyTrakr is dedicated to the mission of providing our resellers exceptional service. Although not an accredited member, MonyTrakr has an A+ rating with the Better Business Bureau of Utah. These are exciting times for our company and we invite you to come join us as we continue our mission to help individuals and families stay on the road to financial freedom!

In choosing to work with us it is important for you to understand who we are and who we are not. We are not a debt settlement company nor are we a credit repair company. We are not a mortgage company nor are we a real estate company. We are not a consumer credit counseling company nor are we a collection agency. We are not a private bank nor are we affiliated with any government agency. While these entities serve their purposes, we want to make it clear that we are neither affiliated with nor support any of these other entities.

Our unique business model and income opportunity works in any economy; it isn't exclusively for those experiencing financial challenges. Instead, the message of helping people plan for retirement by eliminating debt and building wealth is a universal message.

## **A Proven Business Model That Works!**

The MonyTrakr business model is designed to help you generate immediate cash profits by offering our proprietary web-based financial software platform to your clients. The software platform uses a complex set of mathematical algorithms to achieve the goal of building wealth through the elimination of long term perpetual debt. It adopts many of the same wealth-building strategies used by the largest companies in the financial services industry, helping individuals and families achieve the goal of financial freedom faster than ever before. It is not an exaggeration on our part to state that your clients will save tens if not hundreds of thousands of dollars in interest by using our platform. That's the power of this revolutionary software platform.

The MonyTrakr business model gives you full control of how to brand the product in your own name, lets you set your own price-points, profit margins, and imposes no unnecessary restrictions on how you can market the product to your clients. Financial literacy is becoming one of the most explosive income opportunities of the new millennium. This is a high demand product; consumers are looking for someone to help them overcome their financial challenges. This is the ultimate lead generation source for your core business model, offering a powerful way to generate an unlimited number of leads while solidifying your customer base. When it comes to lead generation, client retention, and customer referrals, no other product compares to this one.

Business professionals can easily transition into the financial services industry with very little specialized training; our proprietary software platform is designed to be a self-directed program with online tutorials to help clients navigate the entire system primarily on their own. This eliminates much of the normal burdens from a customer support standpoint. Plus, there are no intrusive requirements; the client does not have to qualify for traditional home loan financing, renegotiate the terms of their existing mortgage and/or consumer debts, or settle any of their existing debts with their creditors at a lower dollar amount. All past, present, and future clients who are homeowners, renters, and consumers, can take advantage of our software platform to achieve financial freedom.

Now is your chance to reap the financial rewards of building a successful marketing campaign that is second to none. This is an opportunity for you to make a real difference in other people's lives. By offering your clients a clear pathway to financial freedom, you are building a lifelong relationship with your clients. Imagine the feeling of satisfaction you will have knowing that you have made a significant impact in their lives. There is no greater reward. Now imagine the level of gratitude and respect your clients will have towards you as the individual responsible for helping them achieve financial freedom. This is the reason why this revolutionary business model works and can help you build lifelong relationships with your clients resulting in more customer referrals than ever before.

## **Knowledge is Power!**

Discover today how affordable it is to start making money without the normal challenges of owning a traditional business. This is a turnkey business model where you can take advantage of the power of the Internet to realize your financial goals. From our proprietary, web based financial software program to our self-replicating marketing websites, everything you need to be successful is here. In short, you owe it to yourself to investigate what this business model is all about and then make an informed decision on how soon you want to get started operating your own successful business in the financial services industry.

Entrepreneurs interested in obtaining a resellers license are required to complete our exclusive approval process to qualify. You are now experiencing the first stage of this three-stage approval process. The enclosed information will give you clear instructions on how to complete this approval process and the next step required to receive full consideration for approval as a licensed reseller. Only entrepreneurs who complete our approval process will receive consideration for a one-on-one interview to acquire a reseller license.



## **Understanding Wealth Acceleration**

The key to financial security is understanding wealth acceleration. Financial literacy begins when you recognize that you cannot become financially free if you are in long term perpetual debt. A classic example to illustrate this is a mortgage. On average, a person stays in their home five to seven years. The banks know this. In those five to seven years, over 80% of the mortgage payment goes straight to interest not to principal. Because the banks "front-end load" a mortgage with interest, no one ever comes close to paying their home off. Instead, homeowners are enslaved by the banks without recourse in what is known as perpetual debt.

Perpetual debt is long term debt and is the worst form of debt. In most cases, banks expect the homeowners to pay as much as 2½ times the amount of the original mortgage. While most homeowners cannot pay cash to purchase a home, that doesn't mean they should remain in long term perpetual debt. Long term perpetual debt is the greatest stumbling block for the average consumer in their quest to achieve financial security. Did you know that in some cases homeowners will pay 30-50 years of mortgage payments throughout their lifetime? This is because on average a homeowner will either purchase or refinance a new home at least 2 to 3 times during their lifetime.

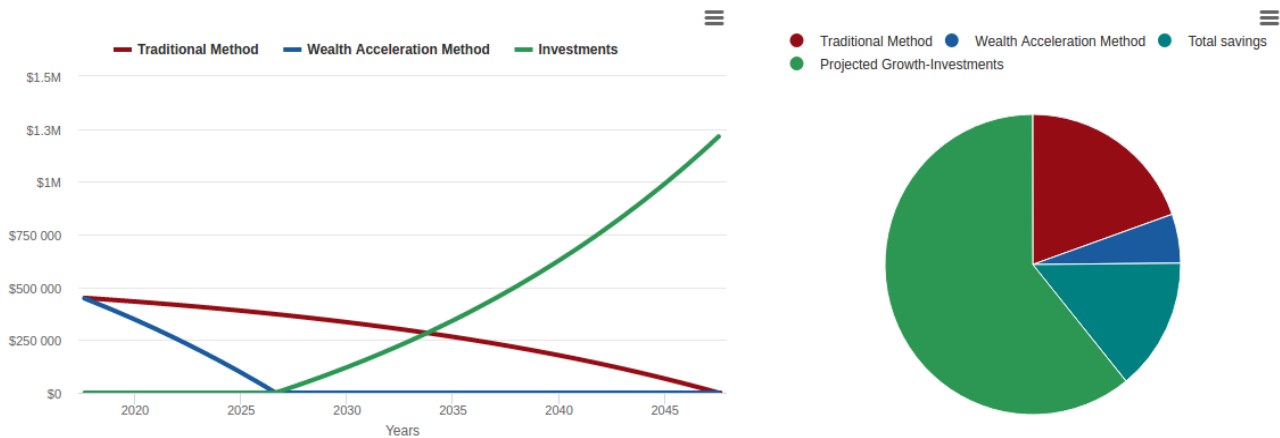
In most cases a consumer will likely own more than one home in their lifetime. The result? Long term perpetual debt. Rather than being enslaved by perpetual debt, isn't it time to stop the insanity? Here is a comparison of a traditional mortgage plan and our exclusive repayment plan. It illustrates how much quicker you can accelerate the pay off of your mortgage loan by using our revolutionary software platform.

Loan Balance	Interest Rate	Term	Income	Expenses	Payment
\$450,000.00	4.750%	30 years	\$7,500.00	\$2,000.00	\$2,750.00

Loan Balance	Estimated Property Value	Estimated Loan to Value
\$450,000.00	\$500,000.00	90.00%

With our software platform you can expect to pay off your home in **9.17** years and save a total of **\$285,053.85** with an effective interest rate of **1.454%** on your existing mortgage. The projected growth of a future investment account that is funded using the discretionary income that is available once the mortgage balance is paid in full is **\$1,214,131.03**



Total savings is calculated by projecting the interest you would pay using the traditional method (**\$390,551.16**) and subtracting the projected interest you would pay using the wealth accelerated method (**\$105,497.31**). Investments illustrates the projected growth of a future investment account that is funded using the discretionary income that is available once the mortgage balance is paid in full (**\$1,214,131.03**).



## How The Software Platform Works

**Simple-** The software platform is a self-directed platform, it is very user-friendly and easy to navigate. It eliminates the guesswork, simply input your financial profile and the plan is set-up for you, nothing could be easier. There are online tutorials and helpful hints throughout the platform. It sends out reminders via text or email whenever you have an upcoming payment that is due. It also makes recommended payment suggestions to a specific creditor based on the net disposable income available every month. It allows you to adjust your monthly budget whenever your finances change. All you need to do is follow the plan exactly as it is outlined for you, you're on your way to a debt free lifestyle. Simplicity is one of the most powerful selling points of our software platform.

**Smart-** The software platform uses proven mathematical algorithms to create a custom wealth acceleration plan for every individual/family regardless of current financial circumstances. By design, the software will maximize the highest and best use of your net monthly discretionary income for the purposes of debt elimination and wealth acceleration. The software platform helps you to create and maintain a set monthly budget, giving you the ability to track your recurring monthly expenditures as well as any unforeseen expenses. It also helps you track your investments, giving you the ability to project the future growth of these accounts for when you are ready for retirement. It does all the work for you, which means you will never have to worry about your financial future.

**Secure-** At no time do we require you to provide us with any of your sensitive financial information, such as the names of your financial institutions, etc. The software platform will help you create a plan that will accelerate the repayment of all consumer debts including a mortgage in record time, this means you'll have more cash available to invest in what matters most, your own personal financial goals, not the banks. Imagine living a debt free lifestyle where you'll never have to stress about your finances again. We value your privacy. Although we do not require you to disclose your sensitive financial information, we will never disclose any of

your account information with any other third party entity without your permission. This ensures that you can have peace of mind knowing that your account is safe and secure.

## **Requirements-**

1. **Detailed Budget**– The software platform requires that you take the time to create a budget for you to meet your financial goals. This is the first step to realizing your dream of true financial freedom. Closely review how much money you earn each month and then reconcile it with how much you are spending each month. The software platform will only work if you are making more money than you are spending.

2. **Checking/Savings Account or Line of Credit (LOC):** The software platform uses one of the above bank instruments as a tool to drive the platform. In most cases, using a traditional checking/savings account will be sufficient, however if you choose to use a line of credit, the line of credit must have the capacity to operate just like your checking account and must be set up with an open-end interest calculation. Using a line of credit with our web-based software platform creates an environment in which the money available from your line of credit account generates an interest cancellation on your primary mortgage.

3. **Wealth Acceleration Software Platform:** Statistics show that most consumers do not meet their financial goals on their own due to a lack of financial literacy. This is the reason why using a mechanism such as our software platform to help manage your finances is so important. Every individual, due to the uniqueness of their financial circumstances, requires a custom wealth acceleration plan to achieve optimal results. The software platform will maximize the highest and best use of your net discretionary income every single month, creating the highest interest savings possible in the least amount of time.

It is important to note that while using a line of credit is considered by some as the optimal way to take advantage of this program it is not the only way to use the program effectively. The mathematical algorithms at the core of our financial software program will also work with other financial accounts/instruments such as a traditional checking and/or savings account. Although rarely used, it will even work effectively by using a credit card as your acceleration account.

## **A Proven Wealth Building Strategy**

In general, we are taught to earn money and put it into a checking or savings account to protect it and maybe earn a little bit of interest. By doing this, we are giving the bank a low interest loan that allows them to invest our money and make a higher return. Our innovative debt elimination and wealth building system helps you make your money work for you rather than for the bank. It's easy and it does not require more work than you're already doing now, except now you are using proven financial strategies to your advantage not the banks.

Our program is not something that is new to the market. In other countries, such as in Australia and the United Kingdom they have been using a similar system for the last 15+ years. In fact, more than a third of the households in Australia and about one fourth of the households in the United Kingdom are currently using a program to accelerate their equity. Every year more and more homeowners in the United States are also recognizing the importance of using a financial software platform to assist them in living a debt free lifestyle.

By taking advantage of proven financial principles homeowners and consumers can realize the dream of true financial freedom. The financial strategies are proven to be effective. Many Fortune 500 companies use a banking technique called a "sweep account". This technique is used to reduce the daily calculated interest. Big companies started moving or "sweeping" their bank accounts daily to an outstanding interest bearing loan to reduce average daily interest.





## **Become A Reseller Today**

The MonyTrakr Reseller Programs offer an unlimited income potential for the savvy business entrepreneur. Each of our unique reseller programs provides you the opportunity to create a strong secondary stream of income that in some cases may exceed the income you earn from your current business or employment. The upfront costs of our reseller licenses are minimal when compared to the income potential. It is not an exaggeration on our part to state that earning a strong five or six figure income is possible with our revolutionary programs. While we do not guarantee the amount of revenues you can earn, compare our reseller business model with other opportunities to earn additional income. In most cases, you'll discover our turn-key business model is an excellent value at an affordable price.

MonyTrakr does not limit your ability to grow your individual business nor do we limit your sales territory. Our proven business model is currently available nationwide and in select international markets. Resellers acquire the rights to open multiple offices in several geographic territories nationwide. MonyTrakr offers a turn-key business model, complete with self-replicating websites for marketing purposes. Also, included in our reseller license agreements is a fully functional administration section that will assist you in managing the growth of your business. Here you will be able to track the client activations of each of your individual offices, designate the roles of individual agents, and manage the leads that are generated by the free savings analysis included with your reseller account.

While MonyTrakr offers its resellers full customer support, it is the responsibility of each individual reseller to offer customer support for their own clients. MonyTrakr will never have direct contact with your clients because we do not have a direct relationship with your clients, this is your responsibility due to the confidential nature of the business relationships we have established with our resellers. MonyTrakr will never share the role that we have as the developer and creators of the software platform with anyone else. This policy ensures the integrity of your personal corporate branding that you have worked so hard to establish. Without disclosing the MonyTrakr

name, resellers are free to communicate to their clients that the software platform has been in existence for over 11+ years, with individual clients numbering in the tens of thousands nationwide. Remember, the MonyTrakr name does not appear on the software platform or on any of the self-replicating marketing sites that have been created for your use. Only your company name and logo will appear on these sites. This policy ensures the integrity of your personal corporate branding.

Opening a new reseller account is simple, it takes approximately 48 hours to set up the account, that's all. In most cases, a new reseller will start generating revenues during the first week of starting their business by reaching out to past and present clients, longer if you are creating a new marketing campaign. Active resellers can easily recoup the upfront costs for obtaining their license during the first month of being in business from profits generated from new client activations. Active reseller who market the software platform on a part-time basis should close a minimum of 3-5 client activations per month. Active resellers who market the software platform on a full-time basis should close a minimum of 10-15 client activations per month. Below is a summary of our reseller programs.

### **Standard Reseller Program \$3,500.00**

The MonyTrakr Standard Reseller Program is designed for a sales professional interested in putting additional cash in their pocket by offering our debt elimination and wealth acceleration software platform to their past, present, and future clients. Resellers can use this product as either a front-end lead generation tool and/or as an upsell product sale to generate additional revenues for their existing business. Here are some of the unique benefits of this exclusive reseller program.

- You Pay a One-Time Reseller License Fee
- You Pay a set Activation Fee Per Sale
- You Pay a Small Monthly Hosting Fee (No Sales)
- You Have a Turnkey Business Opportunity
- You Have a High Demand Product
- You Have Limited Reseller Rights to The Software Program
- You Have No License Requirements
- You Have No Restricted Territories
- You Have a Free Self-Replicating Marketing Website
- You Have Hassle Free Hosting of Your Marketing Website
- You Have a Free 15 Day Demo for Your Clients

- You Have Ongoing Customer Support
- You Have Ongoing Technical Support
- You Have Online Training/Support Tutorials for Clients
- You Have the Ability to Track All Your Leads
- You Have the Ability to Track All Your Sales
- You Receive Latest Versions of the Software Platform Free

### **Deluxe Reseller Program \$7,500.00**

The MonyTrakr Deluxe Reseller Program is designed for the serious business builder interested in maximizing the revenues from their reseller license by leveraging their current business model to increase sales revenues. The Deluxe program allows you to have your own standalone reseller license where you can private label the software program in your company's name, set your own price-points, and sets no restrictions on how you choose to market the program. In addition, this license allows you to recruit a sales team beneath you to increase the income potential of your reseller license. Deluxe Reseller receives all the benefits of the Standard Reseller Program, plus these additional features and benefits.

- You Have Full Rights to Private Label the Software Program.
- You Will Not See MonyTrakr on Your Website
- You Can Use Your Own Name and Logo
- You Dictate the Final Price
- You Can Customize Your Website
- You Have Access to Online Administrative Office
- You Have the Ability to Set Administrative Controls
- You Have the Ability to Open Multiple Offices
- You Have the Ability to Add New Agents
- You Have the Ability to Assign Captured Leads to Individual Agents
- You Have the Ability to Track All Your Agents Leads
- You Have the Ability to Track All Your Agents Sales
- You Have the Ability to Use a Monthly Continuity Business Model
- You Have the Ability to Earn Recurring Monthly Commissions

### **Platinum Reseller Program \$12,500.00**

The MonyTrakr Platinum Reseller Program is designed for the serious entrepreneur interested in realizing the full income potential of this business

opportunity. The Platinum Reseller program not only allows you to obtain your own standalone resellers license, it allows you represent our company as an independent sales representative and earn commissions from sharing this program with other sales professionals. Platinum Resellers receive all the benefits of the Deluxe Reseller Program plus these additional features and benefits.

- You Have the Ability to Sign Up New Resellers as an Independent Sales Agent
- You Receive Sales Assistance For Closing New Resellers
- You Have the Ability to Market an Exclusive Agent Business Model
- You Have the Ability To Waive All Activation Fees
- You Have the Ability To Waive All Monthly Continuity Fees
- You Have the Ability to Earn Commissions from Joint Ventures
- You Receive Access to Corporate Marketing Campaigns
- You Receive One-On-One Advanced Marketing Training

### **Get Your Questions Answered Today!**

If after reading this overview you are still interested in learning more about how you can generate additional income in the financial services industry with no license requirements with our innovative reseller programs send an email to [resellers@monytrakr.biz](mailto:resellers@monytrakr.biz) with the words "I'm Interested" in the subject line. Make sure you include your contact information in the body of the email. Upon receiving your email response, I will personally contact you to discuss our exclusive approval process. Please note that all applicants are required to complete this approval process prior to scheduling a one-on-one interview to acquire a reseller license.

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