Winder: Okay. The show is resuming. It's Sir Edward Stone and Winder Lyons. And here we are with our part two of our compensation discussion. And this time, we're going to get into the nitty-gritty for those who want to do this full time, or a sincere part time, how in fact do you make money with this plan?

And maybe a good place to start would be the difference between the cost, or price of a product, and the – and I hate to use abbreviations because they always are confusing. But CV and PV, and maybe when you do those kind of things, we'll just say the name of what it is until people get acclimated. But maybe that's the place to begin.

Eddie: Well, the first decision we make involves competitive pricing of the product. And when I say competitive pricing, I mean in the general public sphere of this quality of product, what can it be purchased for in any channel. And so we establish the price of the product based upon those circumstances. And I think because of that, we wind up having easily the most competitively priced products in the direct sales space. I don't even think that's much of a contest really. And so that's first things first.

The second, when we establish the commissionable volume, CV, that's what that stands for, you'll also hear us refer to it as points. One, we've got to be conscious of the fact that we're selling the products in different currencies around the world. And while currencies may fluctuate, our poor VBOs and customers in Great Britain have really dealt with a situation where since the Brexit vote, that their value of their pound against our dollar has really – and it's changed quite dramatically. From the day we started, the Canadian dollar has lost ground against the US dollar.

And so conversion rates play a role. But what we don't want them to do is to cause a person to not understand the commissionable consequences of the purchase of a product. So if you're buying a bottle of Calm 750 in the UK, or in Europe, or in Canada, or in the United States, or Japan, we want you to be able to understand what your commissions will be, how you will earn off of that product. That's first, just in terms of the priority, and then the price. And then the price is really easy to understand in terms of its competitive nature with the local marketplace.

And so that's why these two terms exist. And if everything globally was in US dollars. We really wouldn't need to have that dynamic, but that's, of course, not how it happens to be. There's a difference in it because of the fluctuations that occur, and we also – you cannot create a competitively priced product, and have the commissionable volume be 100%, or greater than 100%, which I see these dynamics. And so our priority is to give to you a tool, a product that's fair priced, and competitively priced in the marketplace as you speak to someone. And so that's the priority.

And then from a commissionable standpoint, people are making extremely high commissions based upon their average payouts on the CV. So we feel good about that. But that's how those decisions are made.

Winder: Now if somebody wants to place an order, we're not paid on our own orders. We're paid on the orders that people that we enroll in the company, correct?

Eddie: Yeah, that's correct. And so, yeah, so there's no internal rebate, there's no rebate based upon your own order. And so your own orders satisfies qualification in the plan, just essentially what you're buying for your own household. And the commissions you earn are based upon the activity of either customers, and their purchases, or VBOs, and their purchases.

Winder: Yeah, Visionary Business Owners. If somebody is really poor and has no money to buy product, they can use sweat equity in the plan. Although, I think they would probably be better off getting commission rather than doing that. But you can assign your customer points towards your qualifications, rather than earning the 25% commission that's available. So it really is sweat equity from nothingness, if someone wants to do that. They can work their way up to the top of the plan, and be broke when they start.

Eddie: Yeah, that's exactly right. And so in order to understand some of these dynamics, when a person goes to the website, they just simply need to look at the upper navigation bar, look for the word collaborate, and when they see collaborate, there's really three opportunities that exist. One is a Visionary Business Owner, a VBO. The second is to become an affiliate, and a third is an influencer.

And that third category is really where we wind up forming relationships with fitness, or Olympic-type athletic persons. So people with huge followings that, we've got a gal that's on the LPGA with, I think, 80 some thousand followers. And so she wants to use our products to support her endeavors, what she's doing, and she's basically – we said, "That's great. Given your exposure, we're going to work with you as an influencer in our company." And so we do some fun things. And we have several dozen people that fit into that category.

But for where most people are living is, they've either chosen to be a VBO, which is the most popular, and the most lucrative thing that we have to offer because it's more than just your personal activity, you get to leverage the growth of your organization, or the affiliate, and for someone that's perhaps in that financial situation you've been describing, they could become an affiliate for no cost, and have an opportunity to earn both the retail commission, as well as the frontline volume, and the commissions created in that way, or people they've enrolled as customers into the business. And so there's a variety of ways for someone to enjoin themselves to the company when things are not great financially.

Winder: But if they are great, or they're adequate so you can get started, you're way better off keeping those points that are earned from your customers, and getting paid on that because that 25% of everything they buy for the first 90 days they are in the business, that is a big lift for people who are just starting.

So maybe it would be a good place if you could catalogue the process of how one phase of the comp plan segues into the next to keep supporting people while they're working, and earning bigger and bigger money. Because it's almost like it's a flow chart. It's so brilliantly engineered. I don't see any gaps in it if someone's really active. They're going to be supported from day one, and really supported later.

Eddie: Well, I appreciate your kind words to the plan there. And so what we've worked hard to do is to recognize that when you first join us, you've only got one phase of your involvement, and then later on, you're at a different. And we can't compensate you the same at each place. And that's not going to fairly, or properly reward you for the value you're bringing in day one versus say, day 5,000. So you've got to have different aspects of the plan.

And essentially it's this. When a person joins our business, they are really an advocate for what we're doing. They're joining our business, they're excited about it, they want to go out there, and share it with other people, and they want to be appropriately compensated for that activity. And so that advocacy that they're engaged in, either because that advocacy is about starting a business, which is incredibly important, and matters to a heck of a lot of people, or the advocacy is singularly focused on the products.

Whatever their thing happens to be.

My own introduction to this industry, when I was first introduced to it nearly 30 years ago, my interest was to advocate for a business. I wanted to go out there, and get people involved in a business and opportunity to get in front of some trends, and take advantage of some timing, dealing with a growth situation, and so my advocacy was about the business.

But whatever a person's advocacy happens to be, when people are either buying product for personal use, or product to sell to others, all of those purchases, you can earn a commission on it, we refer to those referral commissions. And so in simple terms, and in our earlier call, we discussed this in detail, so I'll just gloss over this. When you enroll somebody in the business, their first 90 days, you earn referral commissions on their activity, and assuming you have your 100 points of qualification, that's a 25% commission on every order, every activity, everything they do for the first 90 days.

That referral commission structure is also available at an even deeper payout. It actually will go a total of three levels if someone comes on board, and they start out as an Advantage member, or they become an Advantage member, whatever it happens to be. Now, not only are they, for the first 90 days, earning commissions on the people that they directly get involved, but also for the people those persons involved. Each person, when that person starts, starts a new 90-day cycle, 10% on the second level, and 5% on a third.

And here's something we do that I think is really critical to the success of our plan. We're a unilevel, but inside of this structure, we operate two separate trees. And for those that are not real experienced here, you may have to go back, and listen to this a couple times, but we have an enrollment tree. And a simple way to think about that is, if I enroll Pam, Pam enrolls Tom, Tom enrolls Sally, tracking it by enroller, that's a genealogy that we have just created in that description there. It's a three-level genealogy. I may actually choose to enroll Tom, but sponsor him somewhere else because it makes sense.

So let's say for example that I live in North Carolina, and I meet Pam on a plane as I'm flying into Houston, Texas. We'll just make up a scenario, and she winds up being in Houston, Texas, and she gets involved. But I already have my cousin Jack that's an active successful member in my organization in Houston already. Well, rather than me try to take on the responsibility of supporting two people in Houston, I would enroll Pam, but I would sponsor her downline of my cousin Jack.

Winder: You place her in other words?

Eddie: Place her, call it placing, whatever you want it – however you want to say that. And so now on her enrollment activity, I get those commissions described, the 25, the 10, the five based upon enrollment activity for matching bonuses associated with team better bonuses. All the dynamics of things you're personally involved with are going to be based on that enroller tree, but when we get into the residual incomes, we're going to serve her interest better by putting her with a localized team.

And this isn't an everyday situation, but it occurs. In most situations you're going to be both the enroller, and the sponsor of someone, so you're not going to separate these things. But we operate them as two separate trees, so that we can reward the activities independently, and we think more effectively than just trying to have one tree.

Winder: But let's circle back and talk about the Advantage situation for just a minute. Because in the way I look at it, being Advantage qualified, and there's several ways you can do that, opens the door to two of the largest sets of bonuses that the company offers. And being an Advantage customer is something very important for people who are wanting to build a big business.

Eddie: So it's interesting, there's a commercial out there. I can't remember which one of these insurance companies out there's got a funny commercial about more. Well, what the Advantage position is, it's just more. On your initial purchase, it's more savings. On the package of products you get, you get more products for your money. So you're essentially, in buying an Advantage pack, you get more for your dollars on just getting started. You increase your compensation opportunities.

So instead of a one-level referral commission, now it's three levels. It's more referral commissions. It also means that you are now eligible for the star bonus, and other bonus programs, and things that aren't quantified in the comp plan that are just like events. And we have a big event coming up this April, and those that are Advantage members will enjoy some privileges associated with being an Advantage member that those that aren't will not at the event.

And so it's a chance for us to see, based upon a person's activity, who we need to put a little more sunshine on because of their greater level of commitment in the activity that they're engaged with. This is just human nature to make sure you're rewarding those kind of activities. So the Advantage is more products at a greater savings, and more access inside the compensation plan.

So for a person that knows they want to do this, and knows they want to do this at the highest level, that's really the only decision they need to make is to become an Advantage member. It isn't in everybody's financial circumstances, so you got to do what makes sense for you, your household, but there's no question that there's a delineation that there's more available from a compensation plan standpoint as an Advantage member.

Winder: How do they do that then? I know they're three ways. But if you would describe the three.

Eddie: Well, the biggest savings is when a person enrolls, and they buy an Advantage pack. It's a one-time opportunity, so the Advantage pack is not a part of the everyday catalogue. There's too much savings there. We can't just extend that for a daily package of products to purchase. It's just too –

Winder: Oh, you could too.

Eddie: It's too steeply discounted. And so that's just an enrollment opportunity. If they decide that doesn't make sense for them in their circumstances, they can build their way there by simply getting the 500 points inside of the calendar month they enjoyed, or that they joined, or any 30-day period, the math of the – the computer program will recognize that. And so they can either do it with one single purchase, they can do it with a combination of purchases inside either the first calendar month, or any 30-day period, or they can go back at a later time, and just buy 500 points' worth. They just would not be able to save as much money, and get as much extra products for the money because they don't have an Advantage pack to buy.

Winder: If somebody wanted an Advantage pack, and they didn't see the wisdom of that until they'd been in the business for two, or three, or four weeks, or whatever, how long is that available to somebody to do that 500-point purchase?

Eddie: It's just available at the time of enrollment.

Winder: So that's just an – so, as a strategy, would it be fair to say that somebody – if I were suggesting to someone they'd just be a customer for a week, or two, or three until they really figured out that this was something they wanted to do, and then join as a visionary business owner with an Advantage pack?

Eddie: Yeah. That's one way to approach it. The other one, Winder, frankly the one I would probably point people towards is, if they think that this is inside the realm of possibility that they're going to really want to do this, and do this in a strong way, and they have the financial wherewithal, I would just tell them to make the leap of faith because everything comes with a unconditional 30-day money back guarantee.

So even if they make the purchase, they get cold feet, it doesn't make sense, they can return it. We have a generous return environment, and we have no problems whatsoever. I don't remember the exact percentage, but it's less than 0.01%, or something like that of all purchases have a return. So it just doesn't happen very often, and we honor it, no problem. But I encourage people to just make a small leap of faith, so that you have given yourself the best chance to be successful.

And also, I think this is really critical. As you go out there, what I've found is that when I was building the business, I went out there and spoke to people. People said to me, "Well, Eddie, what did you do?" And I told them what I did. And that influenced the decision they made. I said, "Hey, listen, it came with a guarantee. This is the decision I made."

Now, back in the day in the environment I was joining – when I joined in this industry some 30 years ago, I was actually making a – by the time tax and shipping was paid, I was making a $4,500 decision. It was a big decision, but I understood that I'd only have one chance to make that decision, and one chance to have my story that I retold over and over again what I did. Not everybody I shared my story with followed my lead. But I made it clear about what my interests were, how serious I was, and I found that it attracted people to joining the team because they saw it as a commitment.

Winder: Yeah, I did that. And I have never regretted that decision. It's paid extremely well for – there's a lot involved in the positive with an Advantage pack.

Alright, so someone is Advantage qualified or not, and they start in the first 90 days, they're either getting just 25% on their personal, they're getting three tier, 25, 10 and five, what else can they expect to get as they begin to move up the rankings in the company?

Eddie: Well, the very first thing that occurs after you're accessing these referral commissions is you've got a chance to put together a team that qualifies you for the performance bonuses. And so we refer to – sometimes you'll see the term, performance bonuses, and sometimes it's referred to as rank advancement bonuses, but the bottom line is, as you're moving through the compensation plan ranks, going from active to manager, to regional manager, to national manager, to director, and on up the line, as you hit those qualification ranks, which are pretty simple, all the way through qualifying for the director position, it's just really based on a two-person team. And so we're not talking about something that's complicated from that standpoint.

As you hit the rank, and then you hold it a second month, so you've made the rank, and then you hold it the second month, so basically two months in a row, you qualify for rank advancement bonuses. And so that's $150 bonus for those that make the regional manager. It's a $300 bonus for those that make it to national manager, and as a director, it's a $600 bonus. And all that can be earned simultaneously.

There's not an artificial weigh station you have to stop at, and so there's a lot of people that get involved, and they blow immediately, their first month past regional manager to national manager, or even to director. And so it can either be a $150 bonus, or it could be a $450 bonus. The combination of it all in the same month.

And here's the part that I think is really important. Your enroller, assuming they have the same level of qualification, makes a match of your bonus. And so they've got all the same incentives that you have to make sure you're successful. So you'll find they answer your calls first. They know you're chasing the dream, and out there working it.

And so one of the strategies behind the bonuses, and the matching bonuses is to make sure we pair people up, and put some golden handcuffs on them, so they're working together for these achievements. And then nothing better than to put the performance bonuses tied together. So you had the rank advancement bonus, and the team matching bonus follows that, and that's really in your first 60, 90 days. This is where your focus is is to build an organization such that you've got those handsome referral commissions coming in, but you're getting those rank advancement bonuses.

And once you get those first couple of rank advancement bonuses under your belt, now spend a little bit of time studying that opening section of the star bonus program. Because now you can extend for just about the same level of activity. Little more intense, but pretty close to the same level activity, on that same business, you can build out, and start to receive the star bonus program, which is even more lucrative. There's a third month standard associated with it, but it's even more lucrative. If you could build all these things together, so that you give yourself a jumpstart as you're first getting started in the business with us.

Winder: So it's $150 to be a regional member, and a match, $300 for national, and $600 for director. So if somebody came in, and sponsored one person, and you and that one person both got to director, you would make $1,050 on your own promotions, and $1,050 on the promotion of somebody that you enroll.

Eddie: Yeah. That's correct. And that pays out frequently. So that's a dynamic combination there, and really just gets people's businesses just, like a turbo booster.

Winder: And everybody you enroll, you have the potential to enroll $1,050 on their success, so it really incentivizes you to help them be successful.

Eddie: That's exactly right. And that's the point. Now we want people working together, and sharing incentives.

Winder: And at each of these – at every promotion level, not only do you get bonused yourself, and matching bonuses, but also your pay in the level of residual income goes up, and you get more levels of pay as that goes. So how does that all work?

Eddie: Well, as a person moves through the plan, and enhances their qualification – so let me give you just some basic examples. When you're an active VBO, which essentially just means you have your own personal order. You might have a little bit of customer volume, maybe you've sponsored a person or two, but this is an organization that's just developing, or it's just getting started. They have a one-level payout once they reach the residual side of the plan. So that's, if you enrolled somebody after their first 90 days, they move to the residual side of the plan. This is an important aspect of the strategy. And so that's a one-level payout.

Once they move up to the manager position, so this is a person with their own personal 100 points of activity, but now they've got an organization that has 600 points of volume, assuming it's gotten the right qualification features, we refer to them as a manager, now that's a two-level payout once the volume reaches past that 90 days, and we're into the residual side of the plan.

Regional manager, this is a person with a 1500 point organization, so this is a person that could have qualified for the $150 rank regional manager rank advancement bonus. And of course, if they enrolled somebody that modeled them, and did the same, they make a match of $150 off that, this is a three-level payout.

And those payouts, there's a symmetry to it, and it really matches most likely what the depth of the organization is. A manager having a payout of 10 levels would be inconsequential because they don't have levels of people to be paid on. So these things make a logical flow, you said like a spreadsheet, just exactly that way.

National managers, now we're talking about a four-level payout. The peak payout there is a 9% payout, which is exciting to see. But now here's where to me, things get extremely interesting. And if I were on the other side of the conversation as a person building this business rather than my corporate role, and this is really what I would set my sights on because this is when things get fun from a – being a lucrative payout standpoint.

A director in the program, so you've got your 100 personal points, this is a 9000 point position, so it's reflective of a qualification for this junior organization that's developing right, all those rank bonuses I talked about, the team building bonuses that I talked about are all there. So that $1,050 total, Winder, that you spoke of, now this becomes a five-level payout, a 9% peak payout on levels two, three, and four. But most interesting is now they're qualified to make a 20% matching bonus, matching check bonus on the people they've enrolled. So basically, the people they've enrolled, whatever commission they're earning from the residual side of the plan, you get a 20% match.

So if that person – excuse me, Winder. If that person's, first level person's making $1,000 commission from the residual side of the plan, you get a 20% match, you get $200. If that person's making a $10,000 commission, 20%, $2,000. And so you could imagine over time, how this builds. And as you move through the plan going from director, to regional director to national director, that actually grows, so that your matching check, 20% on first levels, but now it's 10% on second levels, and 5% on third levels, that's at the national director position.

But follow this thing out, you go to regional executive. This is a organization with some size to it, that's a five-level matching commission off the commissions being earned in the residual side of the plan for people in your organization, all following that enroller tree. Incredibly dynamic. And this is where these large checks really develop from.

Winder: And we have people making those large checks. Mid-five figure monthly checks. That's a lot of money in anybody's book. That's as much in a month as most people make in a year.

Eddie: We've got some excellent checks out there, and it's a lot of fun to see.

Winder: And I think those are worthy goals. I think that that's a good aspiration to head in that direction.

Eddie: Yeah, and it's not just all about the size of the check. The one thing that I really appreciate about this industry is, it's income without those normal obligations and stresses. You got a Smartphone, and some free time, and some internet access, you can build this business without having to build a staff to build this business. Without buying special equipment to build this business.

Winder: Absolutely.

Eddie: So it's as leveraged an environment as I, frankly, I'm aware of.

Winder: Absolutely. You can build it, and we know this is true because we've done it. You can build an organization of tens of thousands of people, and never leave your little cubbyhole office.

Eddie: That's correct.

Winder: So, and we have these – now let me ask you a question. In the part of the plan that's the residual income, there's a thing called compression, or dynamic compression, or rollup. Explain what that is, and how those work in this plan.

Eddie: Well, we tried to keep it as simple as possible to help people understand the qualifications, so they can do their own understandings of the plan, understand how things are paid out. Of course, once commissions are released, the details are available in someone's back office on each person, each commission earned.

But in this case, looking at the sponsor tree, anytime we have somebody with less than 100 points, let's make this really simple, less than 100 points, the plan compresses up a spot. If you had five people in a row, with say, each with 50 points, or 30 points, and it wouldn't have to be a mirror match. But just something less than 100 points, all those positions compress up, and so that entire depth of that organization comes closer into your payout.

Of course, you're not wishing for that. What you're wanting is everybody to be active in building their business. And that's essentially what we see. But when someone is not really active in the business, maybe just buying a little product for personal use, that doesn't get in the way of your commission structure because they most likely, they don't have the 100 points, and so that just compresses up on a monthly basis. And if they're active next month, compresses back down. So it moves with the dynamics and the energy, and the activity of the organization.

Winder: In other words, every penny that's supposed to payout's going to payout to somebody.

Eddie: That's correct. Yeah, we want to make sure that's paid out. That's correct.

Winder: Now, here's one that I love. So you can build this, and you said it earlier, you can build this organization in the beginning to \$50/\$60,000 a year with just two people on your frontline. Two teams.

Eddie: That's correct.

Winder: And you can have, in the beginning, before you get to director, you could have up to 60% of all of your volume come out of just one leg. Then at director, it has to be at least a 50/50. Now it doesn't have to be 50/50. You could have 20 people with 5% each, and that works just fine.

Eddie: That's correct.

Winder: And a maximum of 50% can – only, can come from one leg, but then at regional director, it goes to 40%, 40%, 20%, so you really have to have three legs to build from that point on. But again, it's like it's stair-stepping into it, if you will. It's making it really easy to get there. It's smooth flow, should not be a problem for anybody. What other parts of the plan should we emphasize here that we haven't yet?

Eddie: Well, I think the plan will support a person where they're at, whether they realize it or not. That newbie that's just out there talking to people, the plan is designed to pay them the maximum whether they're honed into that dynamic or not. Once we get into the regional director, the national director, those larger positions, the rules are going to push a person to make the right decisions.

So one of the reasons why you want to have it become three legs in terms of what you need to be doing instead of just two once you move past the director position is for your own benefit. We don't want you to spend all your time driving the depth. Build yourself some width so that you can have some volume held into the compensation plan at the highest level.

So these rules are designed to offer a gentle nudge, just like the 25% in that first 90 days. Gentle nudge to develop that relationship. Really the same thing here. And frankly, Winder, at seven years into this, a person's going to have to try to only enroll two people. There's enough of an infectious message here. There's enough positive things going on that you're not going to struggle for someone saying, "Hey, what are you doing? And maybe I'd like to do it too." That's just a dynamic that we're enjoying as a company.

Winder: Well, here's one that I really love, we haven't mentioned yet. When you shift over from the first 90-day, and the fast-start bonuses into the residual with the level bonuses that ends up being the largest part of your income as we go, one of the things that I love about this, if you continue to share, and have at least 10 frontline people personally enrolled who are doing at least – is it personally enrolled, or do placements count on that one?

Eddie: Which bonus are you talking about?

Winder: Where your first level bonus jumps from 5% to 15%.

Eddie: Yeah, so that follows the enroller tree.

Winder: Enroller.

Eddie: And so it doesn't matter where you've placed them, we just calculate that. So that way you don't have a disincentive if you decide to share a customer down into the organization.

Winder: So that's enroller tree. Wow, that's even better.

Eddie: Yes, it is.

Winder: If you enrolled 10 people – I thought they all had to be on your frontline based on what I was reading. But if you've enrolled 10 people, your bonus on all of your personally enrolled people then jumps from – on your first level of it, it jumps from 5% to 15%. Now that's a very generous difference.

Eddie: Yeah, that's right. So if that person – so here's what counts as active is, what it means is you need 10 actives that you've enrolled. And so, and the threshold of what's called active is 50 points because they may not all be people building the business, so they need 100 points. They just may be customers too. So we don't want to be punitive with somebody that's just really focused on customers. And so that's why it's a 50 point threshold, now they're considered active, you have 10 people fit into that category, we just tripled your pay.

Winder: Is there anybody in the company that has 100, or 2, or 300 people on their frontline?

Eddie: Yes.

Winder: It just boggles my mind. What would their income be, if you had two or 300 people all buying 50, or $100 of stuff per month, and you're getting 15% of all of that? That's just really –

Eddie: We have a dozen plus people, it may two dozen plus, with over 500 personal enrollments.

Winder: No. Whoa.

Eddie: We internally refer to them as Super Advocates.

Winder: You think? Well, either they've staked out a street corner, and nobody gets by them, or else they're doing it via social media, or some other platform, right?

Eddie: I think most of them stake out a street corner. Nobody gets by them. This is a lot about passion. And if you've got a message you feel passionate about –

Winder: Five hundred.

Eddie: - you do these kind of things.

Winder: Five hundred.

Eddie: Yes.

Winder: Boy, I just expanded my horizon. That's another one on the list to get to. I like that one. Wow.

Eddie: We have quite a few people in that group that's rung the bell of over 1,000.

Winder: In what time frame? What's the quickest someone's ever done something like that?

Eddie: We have two people that did it inside a year. Most people, that takes three plus years.

Winder: Wow. So the only restrictions you have are the ones you have going on between your ears.

Eddie: That's exactly right. We're our own worst enemies in that regard. As big as you can think, we built the plan to support that.

Winder: Is it conceivable with this plan that somebody could have a seven-figure monthly income?

Eddie: Oh, no question. Just a matter of time.

Winder: Wow. Can I volunteer for that task?

Eddie: You can. You got the chutzpah? You got what it takes?

Winder: Oh, yeah, baby.

Eddie: I know you do. I know you do.

Winder: That's thrilling. So there are no limits. There's no caps, and if you just keep working, you can take it anywhere you want to go with it.

Eddie: Yeah, that's right. And that's not even to say that that's the perfect strategy. I'm not trying to say that. We're quite willing to work with people in the way they want to be worked with. What they think are their strengths, and what their focuses are. For other people, they may take that energy, and cobble the organization together.

So you can take different approaches to it. We're just excited that we're able to give people that flexibility to choose their own direction. I'm largely here because on my first introduction to this industry, the person said, "Hey, you work for yourself, make your own decisions, you determine when, where, and for how long, nobody's going to get in the way. I'm onerous enough, and independent enough in my thinking that I like that idea."

Winder: Ornery, eh?

Eddie: Yeah.

Winder: I love that idea. I don't fit well into structured cogs. It doesn't do me. And I love the fact that I have the flexibility of time to do this when I want, how I want. It suits me just wonderfully. And I think it does a lot of people.

I love it. The whole concept of new parents. That's the one that really gets me excited that when they have a baby, you have a schedule that's dictated by that creature. And so that critter is telling you what's what. But you can work around that with something like this, and just suit it – it suits you to a T. And once they get it that this can work. And so I think that's a – it's a thrilling thing to be involved in.

And again, I'm going to say, I think this – I've looked at a lot of comp plans over the last 25 plus years, 30 years now. More than that now. Yikes. And yeah, it's been 30 years since I've – no, by golly, it's '79. What's '79 until now?

Eddie: Just a little over 30 year – oh, no, no, no. Seventy-nine's only on that. That's 40 years.

Winder: Well, back in the day when I was – yeah. And I've seen a lot of plans. This is the sweetest, most balanced, fair, brilliantly engineered. I keep coming back to that term. I think it is. And so thank you, sir. This is quite a thing you put together here.

Eddie: I'll tell you one of the things that makes me feel good about it. And I'm biased. I'm willing to admit that. I'm in love with what we do, and what we have. And so no one's going to convince me otherwise.

But we have a gal that we work with that she's a mom of several kids. But one of her kids is an adult child with cerebral palsy so bad that they have to have 24-hour care. They can't take care of themselves. So an adult boy that requires this level of care, which not only demands time, but demands money. No insurance really covers all these kinds of things completely, and has to work in her household on top of this.

And so where she gets to do this is wherever she can make some time in and around the needs of her family, her spouse, her kids, her child with special needs. The fact that the plan offers that flexibility is where I know it works. So it offers that chance to be successful, and she is. And that's thrilling to see.

Winder: That's what it's all about. That's it. That's why we do this. That level of help for people. And so, wow, what a great chat. Thank you, sir.

Eddie: Thank you for putting this together, Winder.

Winder: Appreciate it. And let's get the word out here folks. Anybody listening to this, tell as many people as you can, and if you have questions, get back to us, and we'll –

Eddie: Let me just say for those that are just meeting this, make sure you go to our collaboration tab. Also take a look at the information on the Mastermind event that's coming up. If you're serious about this, and you want to get this thing positioned properly, that's a day you need to invest in. And it will make a difference, and it's all kind of things that go with that. But make sure you take a look at that.

Winder: Wonderful. Mr. Eddie Stone, thank you, sir.

Eddie: Thank you, Winder.

Winder: Talk to you soon.

Eddie: Next time.

[End of Recording]