



# HOW YOU CAN BUILD A **LONG-TERM** **RESIDUAL** INCOME

HELPING FELLOW CHRISTIANS JOIN FAITH BASED  
HEALTHSHARE PLANS

**SET YOUR OWN HOURS; FULL OR PART TIME**

**BY WILEY LONG**  
President, HSA for America

## What This is All About

When the Affordable Care Act, which established Obamacare, was passed, a little-noticed section of the law established the option for people to join a faith-based healthshare plan, instead of purchasing an Obamacare plan.

As premiums under Obamacare have soared, millions of Americans have been making the choice to switch to faith-based healthshare plans. Because these plans tend to attract healthier people, the monthly costs are typically less than half that of health insurance premiums.

These plans are not insurance plans, even though they have a lot of similarities to health insurance. Instead, they are plans in which a group of like-minded people group together to share medical expenses through a not-for-profit ministry. You do not have to be licensed to share and enroll people into these plans.

Our healthshare team members all work from home, and set their own schedules. For every individual or family they enroll in a healthshare plan, they receive a monthly residual income, that could literally last for years.

We are looking someone who can share the benefits of these plans, make it easy for fellow Christians to learn about and get enrolled, and build long-term client relationships that will lead to a growing long-term residual income..

Christians who would benefit from joining a healthshare plan are everywhere. Anyone who purchases their own health insurance - including most self-employed people, and many who work for small companies - would benefit from talking to you. Particularly those who are not receiving an Obamacare “subsidy”.

## Unprecedented Opportunity

The negative consequences of health insurance laws that established Obamacare has opened up the biggest income-producing opportunity we've ever seen. Health care reform has accelerated rate increases, increased confusion, and caused more people to seek out a better alternative.

HSA for America has taken a national lead in offering these plans, and now has a limited number of opportunities for people who want to join with us and spread the word about these plans and help others get enrolled.



## Building a faith-based business, the EASY Way

My name is Wiley Long; I'm president of HSA for America.

I've been in the health insurance business for over twenty-five years. During that time I've seen the government get more and more involved in the delivery of healthcare, the regulation of healthcare, and the payments for healthcare.

The result, unsurprisingly, has been rising medical prices, less access to doctors, soaring health insurance rates, and government mandated benefits. Not to mention, government requirements to purchase government-approved health insurance.

That's why I rejoiced when healthshare plans became available. By avoiding the regulations of Obamacare, and by joining with others in a faith-based group, nearly two million Americans are now saving literally billions of dollars a year, over what they would otherwise be paying in health insurance premiums.

So we finally now have an opportunity to offer a viable alternative to Obamacare!

## The Perfect Work-from-Home Opportunity

Not only have I been in the insurance business for twenty-five years, but I've also been working from home the entire time. And I really believe in the benefits of having a home-based business.

When my son gets home from school in the afternoon, I'm typically here to welcome him. I'm thrilled when I can leave my home office at 10am on a Tuesday morning to see his science presentation, or take the afternoon off to go bike riding with him.

Don't get me wrong, I do work hard. But the benefit of this lifestyle that I really appreciate is the flexibility.



## To Succeed in Sales, You Must Believe In What You're Selling

This is also real. No disrespect meant to anyone, but we are not selling soap, makeup, diet pills, or any other low-value or multi-level product. We are enrolling people of faith into a much-needed product that will really benefit their lives.

These plans have been the topic of numerous articles in the press. Here are just a few you may want to check out:

- [Christians Find Their Own Way to Replace Obamacare](#)
- [Christian-based alternative to Obamacare making gains in Utah](#)
- [In Face of Rising Health Care Costs, Christians Turn to Biblical Alternative](#)

Healthshare plans are offered by a handful of Health Sharing Ministries. We act as a broker for these organizations, to help them get these plans to the public. And our mission is to make the very best healthshare plans available to as many people who qualify as possible.

People who pay for their own health insurance are really suffering these days. Ask anyone you know who did not qualify for an Obamacare subsidy, and they'll quickly tell you all about it.

But members of health sharing ministries are in an entirely different situation. The monthly cost to join a healthshare plan may be \$500, \$700, or even \$1000 less than the monthly cost for a Blue Cross Blue Shield or Kaiser Permanente plan!



## Why Healthshare Membership is Less Expensive than Obamacare

Just like with health insurance, healthshare plans protect members from unexpected large medical bills. But because they are not subject to the numerous federal and state rules and regulations that govern health insurance, the membership fees are dramatically less than health insurance premiums.

One of the most important differences is **that Healthshare members don't pay for benefits they don't want.** For instance, under the Affordable Care Act, insurance plans are required to cover all FDA-approved types of birth control - even the so-called Plan B "morning-after" pill. We know of no healthshare plans that agree to cover this.

Christian Healthcare Ministries does not pay for birth control, abortions, births from unwed mothers or bills incurred from motor vehicle crashes if the member was not wearing a helmet or seat belt.

Healthshare plans also don't cover abortions, drug and alcohol rehabilitation services, or medical expenses if the member was drunk-driving. They don't generally cover pregnancy expenses for unwed mothers.

And most put a one- to three-year waiting period on pre-existing conditions. Some will not cover people who smoke and don't agree to quit. People with certain serious health problems may even be declined.

So they are not for everybody.

In fact, these plans are only available to those **willing to sign a pledge of faith.**

But for those whom this type of plan works for, the benefits are tremendous. By being in a group with other like-minded people, healthshare members are able to share medical expenses, while at the same time minimizing their overall costs.

Being in a healthshare plan will benefit the people you enroll, month after month and year after year. As long as you are with us, you will continue to earn commissions on these members. And in fact, you will vest on your earnings over time, so that even after you leave and retire, you will still continue to receive earnings on the people you enrolled!

## How Much Money Can You Earn?

Depending on what plan you enroll someone in, you'll generally earn 4% - 10% of the monthly membership fees they are paying. So for instance, if you are earning 6% of a \$400 monthly membership fee, you will earn \$24 a month from that client. That is about average.

If you sign up 20 people per month, at the end of the year you will have 240 clients, each of which you'll be earning \$24 a month on. So at that point, you'll be earning about \$5,760 per month.

In addition to your monthly earnings, you'll also be eligible for referral and production bonuses, contests, and other opportunities that can further grow your income.

If you add another 240 clients the following year, 480 clients will bring you \$11,520 per month in earnings.

Those are the simple numbers. You will of course lose some clients if someone say, gets a job with benefits. But you'll also grow momentum, as the number of referrals you receive from your existing client base continues to grow as your client base grows.

It is also important to understand that this is residual income. That means it comes in automatically, even if you are on vacation, sick or otherwise unable to work, or retired from working altogether!

The bottom line is that your long-term success here will be based on how hard you want to work, and how many people you talk to and enroll. This is not a get-rich-quick opportunity, but it is an opportunity to earn a nice part-time income, or to build a very lucrative full-time career.

## Company-Provided Leads and Ongoing Marketing

Success in this business comes from sharing these plans with the people you know who are currently paying for their own health insurance, and suffering accordingly. In your own church and community, there may be hundreds or thousands of hard-working individuals and small business owners suffering from the regulations and expense of Obamacare.

But in addition to the prospects in your own community, we're going to help you expand your reach by integrating you into our online marketing system.

If you're like most people, you don't have the time, technical skill, or interest to put together presentations, marketing materials, websites, quote systems, multi-step marketing sequences, client retention systems, online applications, direct mail campaigns, and all the other marketing methods that generate sales and retain customers.

Now you can integrate into a marketing system that's already put together for you.

**Every week, thousands of unique visitors come to our website, seeking our expertise and requesting to enroll in healthshare plans.**

Today more people sign up through my online system without ever even speaking to me than I used to enroll working an 80-hour week. Many of our other enrollments happen after a 2-minute phone call, or a quick email exchange just to clarify a point or two.





And after signing up with us, our clients tend to stay with us, AND they buy more, AND they send us their friends and colleagues.

So what is the secret? Well that's a big question, but the short answer is that we have put together a highly effective marketing system. McDonald's didn't become the largest restaurant chain in the world because of its great hamburgers; it did so as a result of the systems it put in place to make its processes both efficient and effective.

When you are integrated into our system, you will benefit from the thousands of hours we've put into refining our message, the professional copywriters we've hired, and the thousands of dollars we continue to spend optimizing our search engine results and conversion ratios.

### **Let Me Tell You About The Actual Easy Sales Secrets Of Our Online Marketing System That Will Once-And-For-All Put Your Sales On AUTOPILOT**

Using our prepared presentations and materials, it will be easy for you to share this information, and enroll people who benefit. There are opportunities to share this information in churches, to civic organizations, self-employed groups, or to other individuals who currently purchase their own health insurance.

We also have a "done for you" marketing system that generates very hot leads, incoming phone calls, referrals, and sales, even from people you barely talk to!

**How would you like to have thousands of emails going out every week in your name – to existing clients** - and to prospects who have requested information from you, written by a professional sales copywriter and proven to generate calls, emails, and pre-set telephone appointments with prospects clamoring to talk to you?

If you are interested in growing your success in the **healthshare** business, please read the following information very carefully. Whether or not your Healthshare Consultant application is accepted, you will learn a lot by simply understanding what has made HSA for America so phenomenally successful. If we both agree that having you on board as part of our team would be mutually beneficial, this is the online marketing system that you will become a part of:

## Easy Success Secret #1: HSA for America's Website and Reputation

HSA for America is firmly established as the experts in faith-based healthshare plans. Our focus has always been in helping individuals who purchase their own health insurance save money, and with healthshare plans we now have the perfect alternative to expensive Obamacare plans.

When you represent HSA for America, you benefit from the instant credibility the HSA for America brand name represents. Readers can obtain detailed information on virtually any aspect of healthshare plans, and how signing up might benefit them.

**Not only does our website serve as an information resource, but it actually does your selling for you, so that by the time you talk to your prospect they are very well informed and ready to do business. Imagine the difference when talking to a cold prospect versus one who has already done their research, compared quotes, and is simply deciding between the MediShare plan, and the Alieria plan.**

Of course, it's not always that easy. That's why the next Easy Success Secret drives our sales through the roof:

## Easy Success Secret #2: Talk to HOT Prospects

Everybody today is required to carry health insurance, or be a member of a healthshare plan - or face expensive tax-fines of up to \$5000 or more for not having coverage.

And many people must obtain their own coverage because they are not covered by an employer. But few enjoy the process, and most are not even aware that there are other options.

When people learn that they may be able to save \$500 - \$1000 a month off of what they are currently paying, you can get their attention quickly!

When they learn that as a member they will be exempt from Obamacare, they will want to learn more.

And once they understand that these are non-profit faith-based programs in which people of faith join together to share medical expenses, they may start asking you to share this with their friends and colleagues.

In addition to the people in your community that you share this with, you will be receiving leads from our website, that are distributed to you in real time. Often you can be on the phone with the prospect within minutes, while he or she is still looking at the quote results - what an excellent time to answer short questions and set up a telephone appointment to help the prospect choose a plan and get signed up.

When we can't reach them on the phone, the next Easy Sales Secret puts the sales process on autopilot:

### **Easy Success Secret #3: Ongoing Automated Marketing Messages**

One of the classic challenges in sales is how to keep track of the people on your "still thinking about it" list. How do you still keep in touch with them on a regular basis? And if you do, is it really the best use of your time?

Imagine a series of well-timed emails going out in your name, further establishing your credibility, selling the reader on:

- what their best options are
- why they should get coverage from you
- why they should take action now

We have put hours and hours into perfecting our written sales letters, making our messages so compelling and so convincing that most readers wouldn't dream of buying health insurance from anyone but you.

Most emails come directly from you, in your name. If the prospect replies to the email, it goes directly to you. Anyone who does not sign up right away will continue to receive communication from you every few days, for the next 5 weeks. They'll learn more, learn to trust you, and will turn back to you once they're ready to take action.

Setting up an autoresponder to send out emails is not that difficult, but getting the message right, is. Every one of our email messages has been reviewed and updated by a leading professional sales copywriter who really understands how to influence people to take action now.

### **Easy Success Secret #4: Special Reports That Generate Traffic and Further Establish Your Credibility**

People out there have a real desire to find a better solution for their health insurance needs. Some have heard about healthshare plans, but most have a difficult time finding anyone who is an expert on these plans, can clearly explain things, and can answer all their questions.

That is why so many people order HSA for America's Complete Consumer's Guide to Healthshare Plans. We also offer reports on life insurance, health care reform, ways to save money on medical expenses, and other valuable information. Offering unbiased, reliable, hard-to-find information is one of the best ways we generate leads from prospects who are truly interested in what we have to offer.

Our Healthshare Consultants have exclusive access to this material, along with systemized methods of using them to continually generate additional inquiries.

### **Easy Success Secret #5: Make Multiple Sales At Once via Seminars and Webinars**

One of the keys to high income is figuring out ways to "multiply" yourself. One of the many ways our Healthshare Consultants do so is through the use of seminars and webinars.

Our Healthcare Consultants often host local seminars to which people come to learn about healthshare plans. We provide scripts, marketing sequences, website sign-ups, and everything you need to share and enroll multiple people at a time.

The same type of presentation can be done online through webinars. The format is very similar, but you are simply presenting online rather than in person.

A well-run webinar will further increase your status and reputation as an expert, and will often result in 10 or more sales within an hour after the call.



## Easy Success Secret #6: Pre-Set, Qualified Telephone Appointments

Effective salespeople spend their time speaking with people who are ready to buy. So when someone calls interested in getting some assistance in choosing a healthshare plan, we schedule an appointment for you, based on the times you make available on your online scheduler.

You receive all the information you need to do some research before the call so you are well prepared. The prospect also receives the information they need to prepare for the call (and, critically, to prepare them to be ready to make a decision when they do talk with you).

The result is that you are no longer "pitching", but instead you are advising. You have credibility before you even say hello, and your job now is to simply help the prospect find the best plan for his or her needs, and get them enrolled. Our top Healthshare Consultants are closing 80% or more of their pre-scheduled appointments.

## Easy Success Secret # 7: Your Own Back-office Staff

Most people in this business spend a whole lot of time on paperwork. How much of your time do you want to spend hunting down new clients to get missing info so you can submit the application to the insurance company? How many hours do you spend each week following up on the underwriting status of your applications?



More importantly, how much time will you really have available to do these activities when you are selling 2, 5, or 10 plans a day or more? Our system is designed to let you spend your time doing what you do best – enrolling new members. Whenever possible and prudent we handle the back office paperwork and nitty-gritty for you.

One of the keys to monetary success is to spend your time on highly productive activity. Systemization of your business is critical, but you must also have a well-trained and responsible staff to handle all the details. If you've ever tried to hire, train, and manage office staff, you know how valuable this is to our Independent Healthshare Consultants.

### **Easy Success Secret #8: "Done For You" Back-End Sales Marketing**

When you close the sale, are you done? If so, you're missing out on a LOT of money. HSA for America's automated marketing systems help you maximize total customer value. As a Healthshare Consultant, you will start out building your healthshare client base. As your career progresses, you will have the opportunity to get licensed, so you can help your clients manage their entire benefits package. Here are some of the additional ways you may be able to add to your income:

- Lapsed clients who still need coverage
- Term life insurance sales
- Accident Plans
- Retirement Income Planning
- Dental Plans
- More!

Most of these sales processes are integrated into our automated follow-up system, so you may not have to do much at all to add additional income revenue.

## **Easy Success Secret #9: Even MORE Ongoing Marketing Done For You, Every Week**

One of the things that has surprised us as we've built our system and tracked our results is how many sales we get from people who initially inquired weeks, or even months to service. So after the initial marketing sequence, our prospects continue to hear from you every couple weeks or so. They receive informative emails that maintain that critical balance of providing valuable information, while creating urgency and a call to action.

The results are sales coming in every week from prospects we might have otherwise written off.

In addition to email, at times we'll use direct mail, voice mail, webinars, and other media to drive response and surge sales. We do the work, and our Healthshare Consultants close the sales.

## **Easy Success Secret #10: Developing Lifetime Customers**

Our objective when enrolling a new client is not to simply make a sale. We want to develop a long-term relationship so we can continue to help them stay in the best plan for their needs, and so we can help them out with other needs such as life, disability, or long-term care insurance.

First, we expect you to become their trusted advisor (and maybe even their friend!). But HSA for America also has numerous methods to keep clients on the books, keep them buying additional products, and referring their friends and colleagues.

By keeping in touch with our clients on a regular basis, we are building a long-term relationship with them that can double or triple your renewal income. Marketing guru Dan Kennedy calls it "Fencing the Herd". Here are some of the ways we nurture the relationship:

- Post-Sale Wow Packet - right after someone applies for coverage with us, a thick packet of information is sent to our clients, along with a letter from you, welcoming them to HSA for America, and sharing with them ways they can save money on their medical expenses.
- Monthly e-newsletters - our acclaimed monthly newsletter goes to our clients, and focuses on ways they can lower their medical costs, reduce their taxes, and maximize the value of their health insurance.

- HSA for America Update - Our monthly direct mail newsletter which contains helpful articles, offers for additional products and services, and helps develop the "relationship," which turns customers into long-term clients.
- Birthday Cards - customers receive a birthday postcard directly from you. These touches generate referrals, life insurance sales, and greater loyalty from our customers.
- Other "touches" throughout the year - your customers will not forget you when they get holiday greetings and other occasional touches throughout the year

HSA for America customers are not just "sales," they are long-term clients. Because of the level of service we provide, the valuable information we provide and the ongoing communication, our business stays on the books. And our customers buy more, and refer their friends. All this, of course, means greater success and income for us, and for our Healthshare Consultants.

### **Easy Success Secret #11: Online Database To Track Your Clients and Prospects**

It's easy, organized, and all in one place. See who is in your marketing funnel, and where they are. You can put prospects into relevant groups so you can efficiently manage your follow-up calls. See what plan they bought, any notes you've made on previous conversations, and what automated marketing steps are coming up.

To consistently reach high levels of production, you must have a system in place that is organized and efficient. If you have to hunt for notes scribbled on scraps of paper, go through lists of who you need to call back or follow-up on, or try to remember past conversations, you will never make the big money.

Our system has everything in one place. It allows you to quickly retrieve any information you need on clients and their policies, track prospects and all past marketing touches, and start and stop pre-written marketing campaigns.



### **Easy Success Secret #12: Comprehensive Training**

Everyone accepted into the HSA for America Healthshare Consultant program has the opportunity to participate in an extensive training program covering all aspects of our program. Before representing HSA for America, all of our Healthshare Consultants must demonstrate an expertise in healthshare plans, so that you can best serve our clients.

If you are accepted into this program, you will participate in an intensive three-week learning program of web conferences and home study, so that you have the knowledge and information you need to confidently represent HSA for America, and to maximize your sales results.

You will then receive one-on-one coaching to help you polish your presentation, smooth out your closing, and maximize your sales. Ultimately we are only as successful as our Healthshare Consultants, so we are very committed to your growth and success.

## Is This A Work-from-Home “Dream Job”?

Many people who have seen our system call it a “work-from-home dream job”. The first, most important reason, is that you get to offer a product that you can really believe in, and that will save most of your clients thousands of dollars, every single year.

You get to work from home, set your own schedule, and even work company-provided hot leads that are coming in daily. You provide a high-quality service that people really need. And never has the topic of healthshare plans been hotter.

After establishing your healthshare client base, if you wish you will have the opportunity to obtain your health insurance license and then be paid for accident plans, dental plans, life insurance sales, annuity sales, international travel insurance, and other services we offer. And as long as you are a Healthshare Consultant with HSA for America, you will continue to service your clients and offer them additional products and services.

If you are comfortable with the living you are currently making and the hours you are working and commuting and the type of work you are doing, then you can stop reading now. If you are not ready for this, if you don't see the value in what we're providing our clients and the Healthshare Consultants on our team, then quit dreaming and get back to work.

But if you've read this far you now realize that there is a better way. You can either go to Youtube and watch another video (ha!); or you can possibly become part of what we are doing.



**I tried to put a monetary value on this opportunity. This is what I came up with:**

What You Get	Total Value
HSA for America website, including over 600 pages of selling information	\$25,000+ (If you hired a company to write, manage, and optimize a website of this size with this Google ranking, it could easily cost you three times this, if they could do it)
Integrated online instant quote system/ database	\$3600/year
Pre-set Qualified Appointments	Invaluable
Prospects emailing you	Invaluable
Prospects calling you	Invaluable
Real-time notification of instant-quote leads	Invaluable
Special Reports Sales System:	\$20,000
Healthshare plans	\$5,000
HSAs	\$5,000
Term Life	\$5,000
For CPAs	\$5,000
"Done For You" Backend Sales System	\$25,000 - \$100,000+/year
Pre-written drip campaign	\$10,000
Pre-written, automated instant quote follow-up marketing sequence of professionally written sales letters, sent in your name	\$20,000 (We have actually been offered \$75,000 for the use of our marketing system, but refused to sell. To hire a top copywriter to write and test a sales sequence with 14 steps will cost you at least this much).
Professionally written pre and post-appointment campaigns	\$2500
and continuous follow-up emails sent to your prospects throughout the year	\$5000
"Fencing the Herd" Business Retention and Growth Program	\$15,200 - \$50,000+/year (This of course becomes more and more valuable as your herd grows!)
Mailed Post-Sale Wow Packet	\$10,000+/year
Maximize Your HSA newsletter	\$2500+/year
Monthly mailed newsletters	\$2000 - \$6100+/year
Birthday Cards	\$800 - \$2500+/year
Annual Comprehensive Policy Reviews	Invaluable - generate good will, keep business on the books, sell more services, and watch your referrals soar!
Weekly 60-minute Group Tele-Coaching Call	\$2,900/year
One-on-one sales coaching	\$6000/year
A detailed online database of all your leads and clients, including all past and upcoming marketing steps	\$5000

All of these Program benefits are really worth a total of AT LEAST \$175,150+. They drive our business and make life easier for our Healthshare Consultants, but it won't cost you a fraction of the cost.

Yes, you will spend some of your own money. Even though you will be representing HSA for America and some of our other brands, you will be self-employed. You will work from your own home, set your own schedule, and pay for your own internet access and office supplies. You will also have to get liability insurance. (We'll help you through that process, and it's not that expensive).

### **The HSA for America Healthshare Consultant Success Program**

Real lifestyle is lived in the insurance business by people who use systems to grow their client base and attract prospects. Working from home, being in charge of your own schedule, and having time for your family may make you the envy of friends who have a daily nine-to-five. Don't misunderstand me - you do have to work. But by working smart instead of just hard, you can build a customer base that sends you referrals and continues to expand your business.

Most importantly, you're helping people who really do need to find the least expensive ways to protect themselves from unexpected medical expenses. As an expert with HSA for America, you can help our clients cut through the clutter and understand some innovative ways to reduce their premiums and out-of-pocket risk.

**Note that we only have a very limited number of opportunities per geographic area.**



## Who We're Looking For

To be considered for this position, the most important characteristic we're looking for is someone with integrity. Our clients place a lot of trust in us to help them make the right decision for their family.

You must be self-motivated, and able to set your own schedule and work from a home office environment.

You must be organized, so you can stay on top of prospect and client emails, leads we provide, follow up calls you may need to make, and all the other aspects of managing your own business affairs.

And you must be a people person, able to connect and talk with people, and share the incredible benefits of healthshare plans.

You must be customer service oriented. The main contact person in our company for all of your clients will be you. So you must really care about them and what is in their best interest, and you must be willing to help them after the sale if they have questions, or maybe need to change plans.

There are no set number of hours, so you can do this full or part time. But we are only interested in talking to those who are looking for a long-term opportunity.



## Schedule A Time For Us To Talk

This link will take you to the calendar for Justin Brogdon, our National Sales Manager. If you want to spend a few minutes discussing this opportunity, and whether it might be a good fit for you, click the link and schedule a time to talk with Justin.

### [Justin's Calendar Link](#)

If you are good with people, honest, disciplined, and motivated, then I suggest you schedule a call right away.

If you know anyone who is paying full price for an Obamacare health insurance plan, you know they are suffering. Rates have absolutely skyrocketed in the past 4 years, and today it is not uncommon for a family to be paying \$2000 per month, or more, for their health insurance!

I cannot emphasize enough the complete RARITY of this opportunity. Our objective is to spread the word about these plans through a network of honest and ethical, well-trained Healthshare Consultants.

So once we have the position filled in your area, we will only be able to accept your resume and put it in our files, to be reviewed when and if we eventually have another opening.

At last you can finally have the opportunity to get into a business that you love, that helps other Christians, and that gives you the freedom to schedule your own day.

As an HSA for America Healthshare Consultant, you will:

- Become one of the nation's leading experts on Christian faith-based healthshare plans
- Learn How To Have People Calling You!
- Have marketing continuously going out on your behalf, without having to think about it!
- Have the HSA for America brand name and reputation behind you
- Help people reduce their healthcare costs by hundreds or thousands of dollars a year
- Build a long-term residual income that will keep coming in, even if you decide to take a break, or retire!

One of our Personal Benefits Consultants who had previously been struggling just to pay her \$1000/mo yellow page ad said to me recently, “Wiley, I just can’t believe how easy this is! And I can’t believe all the time and money I had been just wasting before finding HSA for America.”

If you think this may be an opportunity that would be right for you, schedule a call to speak with Justin today. He can answer any questions you have, explain the program in more detail, and ask you a few questions to see if this may be the right opportunity for you, and us.

This is a breakthrough opportunity to become part of a company with a proven success record, and to grow a business that can give you an enviable lifestyle in a business that really helps people. Breakthrough opportunities like this do NOT come along every day. Take action now - this is your opportunity, don’t miss out.

Wiley Long  
President  
[HSA for America](#)

P.S. If this opportunity calls do you, please do not delay in scheduling an initial phone call, so we can discuss things with you in more detail. We feel a great sense of urgency to get the message out, but do not wish to have more than one Consultant in the same geographic area.

P.P.S. This is a very limited time offer. If you are at all serious about working from home in your own business and creating the lifestyle that you want to live, you have stumbled upon the opportunity of a lifetime. Every day opportunities are NEEDLESSLY LOST, SQUANDERED... by those who know they should take action right now... and don’t.