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WHY MLM IS A COMPLETE FINANCIAL PLAN

*You will come to know that what appears today
to be a sacrifice will prove instead to be
the greatest investment that you will ever make.*

— GORDEN B. HINKLEY

We earn income from employment or business and accumulate assets to achieve financial security and freedom. We put up with the stress of achieving financial independence so that, finally, in our retirement years we can do the things we really enjoy. A financial plan is essential to minimise our risks while maximising the returns in our plan to create financial security. In this chapter, we scrutinise the MLM business opportunity through the eyes of a financial planner. We will show that many features of the MLM business are consistent with our financial planning goals.

KEY COMPONENTS OF A FINANCIAL PLAN

A financial plan covers three areas of a person's complete financial lifeline: **Insurance**, **Investment** and **Inheritance** — the 3 Is. Insurance creates financial security for the family in the event of dread disease, disability or death.