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Thanks!

#OneTeam

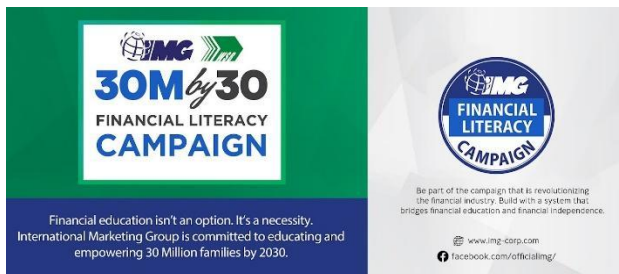
SEVC Jaime & Jo Lorenzo

Upon Subscription: Receive IMG's Financial Literacy E-Book

Hello [Name,fallback=].

Kumusta?

As part of our Mission in IMG to Financially Educate Filipino Families,



I'd like to give you this **E-Book** as a gift.

THE SECRET CAN BE YOURS...

DOWNLOAD THE FIRST 2 CHAPTERS NOW!

We need to change, but we need understanding first.
"This book is helpful for people who want to move from financial insecurity to financial security. It is the first step toward a better financial future and possibly becoming financially independent."

Xuan Nguyen
Executive Vice Chairman - WSB/WFG USA

This book will upgrade your financial life.
"Friend, this book is your ticket to upgrading your financial life. Read it, devour it, and share it with people who need a financial revolution in their life."

Bo Sanchez
Author, Entrepreneur, Catholic lay preacher and minister

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DOWNLOAD the first two chapters here

> [**http://bit.ly/IMG_FinancialLiteracy_eBook**](http://bit.ly/IMG_FinancialLiteracy_eBook)

Read it. Devour it. Apply it. Share it!

Happy Learning!

Best regards,

Jaime & Jo Lorenzo

Executive Vice Chairman - IMG
Financial Educators

*Get a **FREE** hard copy of this book (with complete chapters) when you attend

IMG's Financial Coaching Talk entitled, ***"Building Your Future."***

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For free seminar details and locations, send us a message.

<unsubscribe>Unsubscribe here</unsubscribe>

Day 2: Your YamanTip #1

Hello [\[Name,fallback=\]](#).

Here's your **YamanTip #1**:



To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

Unsubscribe here

Day 5: The IMG Membership Benefits

Hello [Name,fallback=].

Kumusta?

Gaya ng na-Discuss sa IMG Presentation, may **28 MEMBERSHIP BENEFITS** na maaari mong i-enjoy kapag ikaw ay **IMG member**.

Tama, 28 Membership Benefits!

Ito ang **first 9 Benefits**:

THE IMG TOP MEMBERSHIP BENEFITS

FINANCIAL EDUCATION

EXCLUSIVE BENEFIT #1 **FREE!**
FINANCIAL SEMINAR
FINANCIAL WORKSHOP
EXCLUSIVE FINANCIAL BOOKS
FINANCIAL IGNORANCE CAN MAKE YOU POOR

EXCLUSIVE BENEFIT #2 **FREE!** **FINANCIAL CHECK-UP**
STAY FINANCIALLY HEALTHY
WITH IMG'S EXCLUSIVE
FINANCIAL CHECK-UP

EXCLUSIVE BENEFIT #3
EXCLUSIVE MEMBERS PRICE
Local: IMG Member - Php 1,500 Regular - ~~Php 4,000~~
Abroad: IMG Member - Php 2,500 Regular - ~~Php 4,000~~

1



WATCH the video of the benefits here > <https://2480gf.imgcorp.com/>

With **IMG**, WE can **BYPASS THE MIDDLEMAN**.

May **DIRECT ACCESS** tayo sa mga financial companies.

Kaya mas Mapapabilis at mas Mapapadali ang pagtatayo natin ng **SOLID FNANCIAL FOUNDATION** para sa ating Pamilya.

Click [**HERE**](#) to Become an IMG member.

Sa aking susunod na email, Benefits #10 to #21 naman.

Blessings!

Jaime & Jo Lorenzo

[MyMoneyDoctor](#)

P.S. Kung interesado kang i-Avail any of the benefits, please let me know. :-)

Unsubscribe here

DAY 7: Your YamanTip #2

Hello [\[Name,fallback=\]](#).

Here's your **YamanTip #2**:



10 WAYS TO GROW YOUR PERSONAL FINANCE

2/10 Eliminate your Debts

Credit card is one of the most tempting portals towards bigger expenses. In order to launch an effective personal finance, you must pay your bills first.

The infographic features a blue header with the title '10 WAYS TO GROW YOUR PERSONAL FINANCE'. Below the header, on the left, is a blue box with the text '2/10 Eliminate your Debts'. To the right of this box is another blue box containing the text 'Credit card is one of the most tempting portals towards bigger expenses. In order to launch an effective personal finance, you must pay your bills first.' To the right of these text boxes is an illustration of a brown money bag with a large green dollar sign on it, overflowing with stacks of US dollar bills. Several stacks of money are also shown on the ground in front of the bag.

To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

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DAY 9: #10 to #21 IMG Membership Benefits

Hello [Name,fallback=].

Kumusta?

Nabasa mo ba ang First 9 Benefits sa IMG?

As promised, ito naman ang **10th to 21st Membership Benefits** na maaari mong i-enjoy kapag ikaw ay **IMG member**.

SERVICES  www.img-corp.com

EXCLUSIVE BENEFIT #10

EVEREST
THE 1st 24/7 MEMORIAL CONCIERGE SERVICE IN THE PHILS.
CALL: +6391 71 253288
Convenience and peace of mind... when you need them most!
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EXCLUSIVE BENEFIT #11

APS Asset Preservation Service
Protect your ASSETS by creating your own corporation through APS at the member's exclusive price.

EXCLUSIVE BENEFIT #12

Get HUGE savings & personalized assistance & Enjoy a HASSLE-FREE car purchase experience
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EXCLUSIVE BENEFIT #13

Exclusive products & services
from the country's leading telecommunications company.

3

DISCOUNTS  www.img-corp.com

SAVE MONEY ON YOUR NON-LIFE INSURANCE

- CAR INSURANCE
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- PERSONAL ACCIDENT
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- MARINE CARGO

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EXCLUSIVE BENEFIT #14

MEMBER'S DISCOUNT FROM REAL ESTATE COMPANIES

EXCLUSIVE BENEFIT #15

Special discount on Memorial lots and Interment Packages

EXCLUSIVE BENEFIT #16

How To Talk Online So That Networks Like You & People Love You & Buy From You

EXCLUSIVE BENEFIT #17

Passive Selling: How to Create a 24/7 Selling Machine That Multiplies Sales on Auto-Pilot Using The Power Email Marketing

EXCLUSIVE BENEFIT #18

How to Position Yourself as an Expert, Generate Leads and Build Relationships by Writing a Book Even if You're Not a Writer

EXCLUSIVE BENEFIT #19

Case Study: How funnels help you focus on your ideal audience and grow your income through real estate (and just about any business)

EXCLUSIVE BENEFIT #20

Exclusive Discount on Tuition & Course Fees

- Short Courses/Certification
- Higher Education (Degree, Diploma)

EXCLUSIVE BENEFIT #21

4

WATCH the video of the benefits here > <https://2480gf.imgcorp.com/>

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Kaya mas Mapapabilis at mas Mapapadali ang pagtatayo natin ng **SOLID FNANCIAL FOUNDATION** para sa ating Pamilya.

Click [HERE](#) to Become an IMG member.

Blessings!

Jaime and Jo

[MyMoneyDoctor](#)

Unsubscribe here

Your YamanTip #3

Hello [\[Name,fallback=\]](#).

Here's your **YamanTip #3**:

10 WAYS TO GROW YOUR PERSONAL FINANCE

3/10 Differentiate Your Wants and Needs

This is a state where self-discipline is tested. Differentiating what you want and what you need relies on how you perceive things. Impulse spending should be avoided.



To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

Unsubscribe here

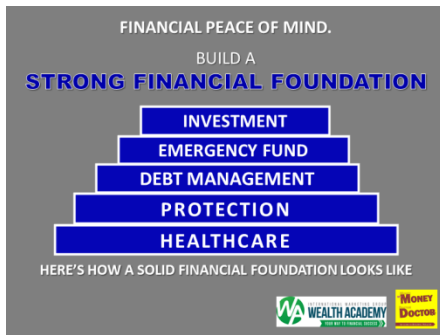
Want Financial Peace of Mind? Here's How.

Dear [Name,fallback=],

Do YOU want to ***Build a Rock-Solid Financial House?***

*'Yun bang kahit anong unos ang dumating sa buhay mo - nawalan ng trabaho, slowdown ang negosyo, may nagkasakit (o pumanaw) sa pamilya - may **Financial Peace of Mind** ka pa rin at buong pamilya...*

Read on to **LEARN HOW.**



BUILDING A SOLID FINANCIAL FOUNDATION IS JUST LIKE BUILDING A HOUSE.

YOU BUILD IT FROM THE GROUND UP.

First, you must have **proper healthcare coverage** in the event of a serious health problem or sickness. Both of these can greatly affect or upset a person's financial stability, especially during old age. Statistics show that 90% of personal bankruptcies are due to unexpected and unforeseen illnesses.

Second, you must have **proper protection in the event of your premature death**. If this happens, then you have instant money to take care of your responsibilities left behind (family, children's education, debt, etc).

Third, manage and **pay off all your bad debts**.

Fourth, set aside **3 to 6 months of your income** to deal with sudden changes in your job or business, or to pay for unforeseen accidents or repairs.

Fifth, save and **make long-term investments**. Build enough wealth, so that money can work for you 10 to 20 years from now.

You should **consider healthcare and protection as a priority**. Why? Even if you save a few thousand pesos a month, but have no healthcare and life insurance, it will not take you far. When you get sick, disabled, or die suddenly, your savings won't last very long. Getting long-term healthcare and life insurance are the best investments.

Likewise, if you experience an emergency but your money is tied up in some investments, how could you deal with the sudden unexpected expense? Worst, if you have an emergency and have no savings or emergency fund, then you may have to apply for debt.

A STRONG FOUNDATION will result to you having sturdier and resilient finances that can withstand any money-related storms, tornadoes, and earthquakes.

Following these five (5) building blocks of a strong financial foundation will help **BUILD AND SECURE YOU FINANCIAL FUTURE**.

If you want to Build your Financial Foundation (or Strengthen it), you can get started with **[KAISER Long Term Care](#)**.

It is a 3-in-1 product, Healthcare - Insurance - Investment rolled into one.

You just save for 7 years, and it matures at the end of the 20th year.

Highlights:

- 1) You're covered with **[Life and Accidental Insurance](#)** for 20 years, in case of untimely death.
- 2) During your productive years and even Retirement, you can use the plan as a **[Healthcare](#)** in all accredited hospitals nationwide (Philippines).
- 3) The healthier you are, the more your **[Investment](#)** grows which you can use as Retirement Fund (passive income).

[Click Here to Create Your Own Investment Proposal.](#)

You may also email us for inquiries and clarifications.

[To Financial Abundance,](#)

[Jaime & Jo Lorenzo](#)

[MyMoneyDoctor](#)

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Your YamanTip #4

Hello **[\[Name,fallback=\]](#)** .

Here's your **[YamanTip #4:](#)**

10 WAYS TO GROW YOUR PERSONAL FINANCE

4/10 Don't spend beyond your Earnings

Expenses start to bloat if you spend more than what you have. Learn how to plan your budget and live with it. Don't aim for a bigger income just to spend more, you aim for wealth to prepare for your future and goal.



To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

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Gusto Mo Ba ng LIBRE?

[Name,fallback=],

GUSTO Mo Ba ng LIBRE?

Madaming LIBRE for IMG Members.

Heto ang **#22 to #28 Membership Benefits.**

HEALTHCARE

IMG www.img-corp.com

EXCLUSIVE BENEFIT
#22 **IMG VISION CARE**
• **FREE IMG AND KAISER FRAMES**
(With Multi-Coated Lens purchase.
Maximum of 2 pairs/year)



EXCLUSIVE BENEFIT
#23 **Unlimited FREE Consultation
& Discounted Medical Services
for Members & their Immediate Families**



EXCLUSIVE BENEFIT
#24 **Access to Ozone therapy at member's price**



Experience the latest technology in
Defeating PAIN, Defying AGE



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REWARDS

IMG www.img-corp.com

BE IN THE FINANCIAL INDUSTRY

- Own a business
- Become a Financial Educator
- Own your Time
- Online System
- Help Families
- Achieve the income you want
- Become Debt Free

EXCLUSIVE BENEFIT
#25

TRAVEL THE WORLD

VACATIONS CRUISES CONVENTIONS



EXCLUSIVE BENEFIT
#26

WORLD-CLASS RECOGNITION

RING PINS WATCH CAR



EXCLUSIVE BENEFIT
#27

Need to qualify IMG's recognition program

**FREE HMO COVERAGE
for MDs, SMDs and
EXECUTIVES**



EXCLUSIVE BENEFIT
#28

Must meet Minimum Requirements

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WATCH the video of the benefits here > <https://2480gf.imgcorp.com/>

From Healthcare, to Life and Non-Life Insurance, to Investments, to Real Estate, to Financial Education, to Building Our Own Business and Making Money, **WE'VE GOT IT ALL in IMG!**

With **IMG**, **WE** can **BYPASS THE MIDDLEMAN**.

May **DIRECT ACCESS** tayo sa mga financial companies.

Kaya mas Mapapabilis at mas Mapapadali ang pagtatayo natin ng **SOLID FINANCIAL FOUNDATION** para sa ating Pamilya.

SULIT na SULIT ang Membership, 'di ba?!

Click [HERE](#) to Become an IMG member.

Blessings!

Jaime and Jo

[MyMoneyDoctor](#)

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Your YamanTip #5

Hello [\[Name,fallback=\]](#).

Here's your **YamanTip #5**:



To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

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Do You Want to INCREASE Your Cash Flow?

[Name,fallback=],

Gusto Mo Bang mas LUMAKI pa ang iyong Cash Flow?

Two Ways to do this:

- 1) **Magbawas ng gastusin.** Magtipid. Pero ito ay limitado. Kapag sagad na ang pagtitipid, wala tayong choice kundi...
- 2) **Magdagdag ng kinikita.**

Sabi nga nila,

"Have a Job, you Make a Living.

Have a Business, you can Make a Fortune."

Pero ang tanong, *"What business?"*

In building any business, hindi madali.

Madaming challenges.

Of course, nandiyan ang **3 Big C's - Capital, Credit, and Competition.**

Capital. Pwede mong gamitin ang iyong life's savings, o manguatang to raise a 6-figure (or even 7-figure) business capital.

Credit. Para gumalaw ang iyong goods or services nang mas mabilis, pwede mong ipautang. Kaso kapag hindi nagbayad ang iyong kliyente (o tumalbog ang tseke), ipit ka!

Competition. Ang ganda ng iyong business idea. Lumago ang negosyo. Paggising mo isang araw, 5 negosyo na ang gumaya at tumabi sa iyo. Maaaring malugi ang negosyo mo.

Gusto Mo ba ng Negosyo na low risk, walang capital, at potentially high return?

Pwede mo itong gawin sa **IMG**.

Bakit ko nasabing walang risk at walang capital?

Kapag nag-enroll ka sa IMG, sa dami ng Membership Benefits, bawi ka na (kahit sa mga seminars pa lang).

Kaya kung gagawin mo ang IMG Business (which is completely optional), BONUS na!

No need for capital.

Ang good news, you can **Start Part-Time**.

NO Quota, NO Demotion, NO Pressure!

We don't focus on selling.

We simply educate families how to save and invest.

There are **12 Ways to Make Money in IMG**.

Here's the **FIRST WAY**:

IMG BUSINESS OWNERSHIP PROGRAM				
INCOME PROJECTIONS				
1 ST WAY (OUT OF 12) OF MAKING MONEY				
AS A TRAINEE:				
ANNUAL PREMIUM	FAMILIES HELPED	TOTAL PREMIUMS	ASSOCIATE CONTRACT	ADDITIONAL PART-TIME MONTHLY INCOME
P30,000	5	P150,000	20%	P30,000
AS A TRAINER:				
ANNUAL PREMIUM	FAMILIES HELPED	TOTAL PREMIUMS	SMD CONTRACT	ADDITIONAL PART-TIME MONTHLY INCOME
P30,000	5	P150,000	47%	P70,500

Be Coached. [**Enroll here to Become an IMG Financial Educator.**](#)

To Financial Abundance,

Jaime & Jo Lorenzo

[MyMoneyDoctor](#)

P.S. [You can watch this IMG Financial Coaching and Membership Orientation video](#)

[Unsubscribe here](#)

Your YamanTip #6

[Name,fallback=],

Here's your **YamanTip #6**:

10 WAYS TO GROW YOUR PERSONAL FINANCE

6/10 Set Financial Goals

You set your goal in accordance to your lifestyle. It is important that everything in your mission is compatible with each other. Take note that no one can set these goals for you.



To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

[Unsubscribe here](#)

Baka Nakaligtaan Mo...

[Name,fallback=],

Baka nakaligtaan mong i-Download at basahin ang very helpful Financial Literacy E-Book na ito last month. The financial strategies we've been doing to build wealth for our family in the past 13 years ay nakasulat dito.

Here it is again.

Jaime & Jo

As part of our Mission in IMG to Financially Educate Filipino Families,



I'd like to give you this **[E-Book](#)** as a gift.

THE SECRET CAN BE YOURS...

DOWNLOAD THE FIRST 2 CHAPTERS NOW!

We need to change, but we need understanding first.

"This book is helpful for people who want to move from financial insecurity to financial security. It is the first step toward a better financial future and possibly becoming financially independent."

Xuan Nguyen

Executive Vice Chairman - WSB/WFG USA



This book will upgrade your financial life.

"Friend, this book is your ticket to upgrading your financial life. Read it, devour it, and share it with people who need a financial revolution in their life."

Bo Sanchez

Author, Entrepreneur, Catholic lay preacher and minister



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WEALTH ACADEMY
YOUR WAY TO FINANCIAL SUCCESS >>>

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Read it. Devour it. Apply it. Share it!

Happy Learning!

Best regards,

Jaime & Jo Lorenzo

Executive Vice Chairman - IMG

Financial Educators

***Get a FREE hard copy of this book (with complete chapters) when you attend IMG's Financial Coaching Talk entitled, "*Building Your Future.*"**

For free seminar details and locations, send us a message.

[Unsubscribe here](#)

13th Month Pay, 'Asan Ka Na?

Hi [Name,fallback=].

10,000 copies sold in **3** days
40,000 copies sold in **1** month

13th MONTH PAY

Are you an employee?

If you are, think of the millions of pesos that actually passed through your hands in the last 10 to 30 years.

Every year, you get your 13th month. But can you tell yourself exactly what happened to your 13th month in the past 5 years? Very rarely can people say how and where they put their money. Often, no one can really remember.

If you save your 13th month for just 6 years, then based on the power of compound interest, you could have close to **P10M** in savings and investments in the next 40 years.

If you sacrifice for 6 years, you could already change your life.

Learn [What To Do with Your Christmas Cash](#) in my ANC "On The Money" interview
> http://bit.ly/ANC_OnTheMoney_interview



Be Blessed more!

[Jaime & Jo Lorenzo](#)

[Unsubscribe here](#)

The IMPORTANCE of Financial Discipline and Right Environment

It has often been said that without discipline, it is impossible to achieve anything.

It is the single, most important ingredient of success.

But what exactly is **Discipline**?

The most powerful definition I've encountered is the one given by Thomas Huxley. He said, **"It is the ability to make yourself do what you should do, when you should do it, whether you feel like it or not."** How true.

In 2005, a year after passing the medical boards, I was introduced to the world of financial services, and discovered my passion for financial education. Yes, that's right. From being a Medical Doctor, I've (slowly) shifted to become a Money Doctor, teaching Filipino families about financial literacy, investments, debt management, and business.

[I believe that to achieve financial freedom, we have to increase our Financial I.Q., develop a strong Financial Discipline, and belong to the Right Environment.](#) No matter how big our income is and how financially literate we are, without financial discipline and the right environment, it will be hard for us to move forward towards our goals.

In my experience, developing financial discipline is quite a challenge, especially when no one is mentoring you, and you're surrounded with Spenders – no matter how hard you desire to build wealth, you're likely to spend your money on gimmicks, parties, midnight sales, etc.

One of the best ways to strengthen our financial discipline is to be in an environment where saving is a culture.

The key is to **associate yourself with Savers, Investors, and Mentors** – people who will inspire you, stretch you, and guide you. And I found this environment in IMG-Wealth Academy.

May I share with you some instances on how IMG-Wealth Academy has helped Jocelyn (my wife) and me to win in our finances?

Starting Early:

As the saying goes, “*Daig ng maagap ang masipag.*” While some people in their 30's still talk about concerts, gadgets, night outs, and telenovelas, we began learning money management and started our investments at age 25.

Mentoring and Application:

The fastest way to master investing is to be with millionaires, people who are really doing it. Before joining IMG-Wealth Academy, we've read great books by Robert Kiyosaki, Francisco Colayco, and Bo Sanchez, among others.

Being knowledgeable about finances is one thing. But we've come to realize that **knowledge without application is useless**. IMG-Wealth Academy provided us the vehicles we were looking for in creating wealth.

Positive Peer Pressure:

When we were able to save and invest P20,000 on a regular monthly basis, we became complacent and comfortable.

When we learned that a friend (six years younger than us) was saving P30,000 every month, it inspired us to move to that level. Talk about peer pressure!

Modeling of Frugality:

A few years back, our financial mentor and CEO (a very wealthy man) was still using his old Nokia phone. He was issued top-of-the-line phones several times by his telecom company.

You know what he did? He sold the new phones and invested the money in mutual funds. His principle is, as long as he can still use his phone for business, he doesn't need a new one.

In one investment, the P30,000 he once placed is now worth over P100,000!

Long Term Thinking:

Our mentor always emphasized that building real wealth and achieving big success takes at least 10 years. Don't fake it until you make it.

We learned to work hard and invest more, and give enough time for all our efforts and money to compound.

And because of this, we don't fall prey to the get-rich-quick, empty promises of scams.

Financial Discipline of our Kids:

Jocelyn and I learned about mutual funds, insurance and healthcare at age 25, while our kids started encountering these terms at ages four and two.

In one of our conversations, we asked them, "*Paano lalaki ang savings natin?*"

They said, "*Huwag pabili nang pabili ng kung ano-ano.*"

"*Saan naman natin ilalagay ang savings natin?*" we asked.

Their answer surprised us: "*Sa mutual funds!*"

How many kids can answer like that!

Indeed, our family is blessed to belong to the Right Financial Environment. We have not fully arrived at our destination, yet, but we are right on track.

We are exactly where we want to be. And the great thing is that we are with people who are learning, growing and enjoying every step of this financial journey.

If you want to Learn More and Be Part of this Community, [Click HERE](#).

Blessings!

Jaime & Jo

[MyMoneyDoctor](#)

[Unsubscribe here](#)

Secrets of the Millionaire Mind - part 1

[Name,fallback=],

Sharing to you the **17 Ways Rich People Think and Act Differently from Poor & Middle-Class People**

Adapted from the Secrets of the Millionaire Mind by T. Harv Eker, a book I highly recommend

- This book deals more with the “inner game of wealth”. T. Harv Eker said, *“Whatever results you’re getting, be they rich or poor, good or bad, positive or negative, always remember that you outer world is simply a reflection of your inner world.”* Simply put, **HOW YOU THINK makes or breaks your life.**
- In the second part of his book, the author presented 17 Ways Rich People Think and Act Differently from Poor and Middle-class People (just to emphasize, the terms “rich,” “poor,” and “middle-class” refer to their Mentality—how different people think and act, rather than the actual amount of money they’ve got or their value to society).

RICH PEOPLE	POOR & MIDDLE CLASS
...believe “I create my life.”	...believe “Life happens to me.”
...play the money game to WIN.	...play the money game not to lose.
...are COMMITTED to being rich.	...want to be rich.
...think BIG.	...think small.
...focus on opportunities.	...focus on obstacles.
...admire other rich & successful people.	...resent rich & successful people.
...associate w/ positive, successful people.	...associate with negative or unsuccessful people.
...are willing to promote themselves & their value.	...think negatively about selling & promotion.
...are bigger than their problems.	...are smaller than their problems.
...are excellent receivers.	...are poor receivers.
...choose to get paid based on results.	...choose to get paid based on time.
...think “both.”	...think “either/or.”
...focus on their net worth.	...focus on their working income.
...manage their money well.	...mismanage their money well.
...have their money work hard for them.	...work hard for their money.
...act in spite of fear.	...let fear stop them.
...constantly learn & GROW.	...think they already know.

I'll share to you more in my next emails.

To Financial Abundance,

Jaime & Jo

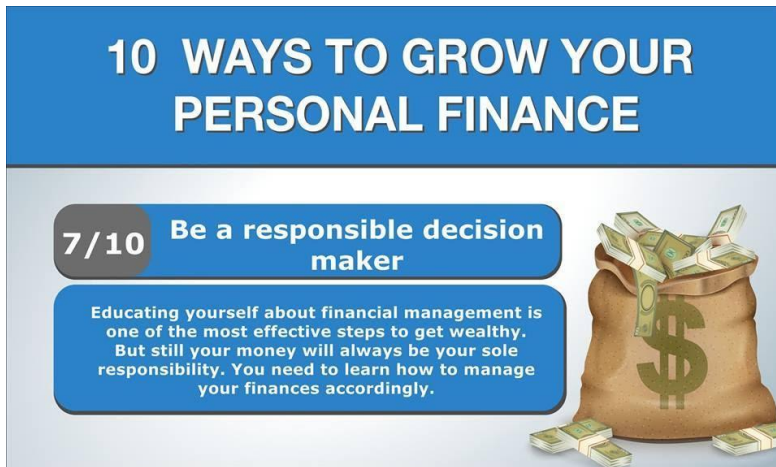
[MyMoneyDoctor](#)

[Unsubscribe here](#)

Your YamanTip #7

[Name,fallback=],

Here's your **YamanTip #7**:



To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

[Unsubscribe here](#)

Secrets of the Millionaire Mind - part 2 (of 5)

[Name,fallback=],

Itutuloy ko ang sharing ko about my learnings in the book, ***"Secrets of the Millionaire Mind"*** by T. Harv Eker.

But again, the author emphasized that the terms "rich," "poor," and "middle-class" refer to their Mentality—how different people think and act, rather than the actual amount of money they've got or their value to society.

Ready?

Wealth File #1: **Rich people believe "I create my life."**
Poor people believe "Life happens to me."

"Poor people master the art of Blaming, Complaining & Justifying."

Wealth File #3: **Rich people are *committed* to being rich.**
Poor people *want* to be rich.

"Most people want to become rich. But most of these financially unsuccessful people have limits on how much they are willing to do, how much they are willing to risk, and how much they are willing to sacrifice..."

"If you are not fully, totally, and truly committed to creating wealth, chances are you won't."

Wealth File #4: **Rich people think big.**
Poor people think small.

"How do you want to live your life? Are you going to play big or play small?"

Hear this: Your life is not just about you. It's about contributing to others. It's about living true to your MISSION and reason for being here on earth. It's about adding your piece of the puzzle to the world.

"If you want to be rich in the truest sense of the word, you have to add value to other people's lives."

Wealth File #6: **Rich people admire other rich & successful people.**
Poor people resent rich & successful people.

"The fact is, resenting the rich is one of the surest way to stay broke. How can you be something you despise?"

Wealth File #7: **Rich people associate with positive, successful people.**
Poor people associate with negative or unsuccessful people.

"Who you spend time with becomes who you are."

Are you learning something?

I'll share to you the Part 3 in one of my next emails.

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

17 Ways Rich People Think and Act Differently from Poor & Middle-Class People

RICH PEOPLE	POOR & MIDDLE CLASS
...believe “I create my life.”	...believe “Life happens to me.”
...play the money game to WIN.	...play the money game not to lose.
...are COMMITTED to being rich.	...want to be rich.
...think BIG.	...think small.
...focus on opportunities.	...focus on obstacles.
...admire other rich & successful people.	...resent rich & successful people.
...associate w/ positive, successful people.	...associate with negative or unsuccessful people.
...are willing to promote themselves & their value.	...think negatively about selling & promotion.
...are bigger than their problems.	...are smaller than their problems.
...are excellent receivers.	...are poor receivers.
...choose to get paid based on results.	...choose to get paid based on time.
...think “both.”	...think “either/or.”
...focus on their net worth.	...focus on their working income.
...manage their money well.	...mismanage their money well.
...have their money work hard for them.	...work hard for their money.
...act in spite of fear.	...let fear stop them.
...constantly learn & GROW.	...think they already know.

[Unsubscribe here](#)

Your YamanTip #8

[Name,fallback=],

Here's your **YamanTip #8**:



10 WAYS TO GROW YOUR PERSONAL FINANCE

8/10 Save and Invest

Your money is like a tree. If you save and invest, it will grow and have an extra income. But just a like a tree, if you don't take care of it, it will eventually wither and vanish. You can put your savings into an investment or into an emergency fund.

The infographic features a blue header with the title '10 WAYS TO GROW YOUR PERSONAL FINANCE'. Below this, a blue box highlights '8/10 Save and Invest'. To the right of the text is an illustration of a brown money bag with a large green dollar sign on it, overflowing with stacks of US dollar bills. Several stacks of money are also shown on the ground in front of the bag.

Do you want to start saving and investing?

[Click Here to Create Your Own Investment Program.](#)

To Financial Abundance,

Jaime and Jo

[Unsubscribe here](#)

Secrets of the Millionaire Mind - part 3 (of 5)

[Name,fallback=],

Part 3 na tayo sa sharing about the book, *"Secrets of the Millionaire Mind"* by T. Harv Eker.

Wealth File #8: Rich people are willing to promote themselves and their value.

Poor people think negatively about selling and promotion.

"Resenting promotion is one of the greatest obstacles to success.

People who have issues with selling and promotion are usually broke.

It's obvious. How can you create a large income if you aren't willing to let people know that you, your product, or your service exists?

Even as an employee, if you aren't willing to promote your virtues, someone else will quickly bypass you on the corporate ladder."

Wealth File #9: Rich people are bigger than their problems.

Poor people are smaller than their problems.

"The secret to success is not to try to avoid your problems.

The secret is to grow yourself so that you are bigger than any problem.

If you have a big problem in your life, all that means is that you are being a small person."

Are you learning something?

I'll share to you the Part 4 in one of my next emails.

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

17 Ways Rich People Think and Act Differently from Poor & Middle-Class People

RICH PEOPLE	POOR & MIDDLE CLASS
...believe “I create my life.”	...believe “Life happens to me.”
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...constantly learn & GROW.	...think they already know.

[Unsubscribe here](#)

Your YamanTip #9

[Name,fallback=],

Here's your **YamanTip #9**:

10 WAYS TO GROW YOUR PERSONAL FINANCE

9/10 Protect Your Finances

No matter how wealthy you are, you are not safe from a financial crisis. You must learn how to protect your finances with insurance bonds. With the perfect provider you can protect your properties, assets and even your health against unfavorable circumstances.



*Do you want to Protect your Family with the **MOST AFFORDABLE** and **MOST FLEXIBLE Protection**?*

Take a look at this **18-YEAR TERM INSURANCE with PDF** offered by **Manila Bankers (MB) Life** and distributed EXCLUSIVELY by **IMG Associates**:

MULTIPLE OPTION SUPER TERM 18

- **M.O.S.T. 18** is the **most affordable 18-year term insurance** with **PDF** (Premium Deposit Fund)
 - **PDF** offers a **very competitive rate of return** with **ZERO negative** and **ZERO charges!**
 - **PDF** can be withdrawn anytime
 - Premium that will fall due may be deducted from the **PDF**

TABLE OF ANNUAL PREMIUMS PER 1,000,000 FACE AMOUNT

AGE	PREMIUM*	AGE	PREMIUM*	AGE	PREMIUM*	AGE	PREMIUM*
17	5,080	28	5,610	39	8,480	50	18,180
18	5,180	29	5,710	40	9,070	51	19,670
19	5,280	30	5,710	41	9,660	52	21,250
20	5,380	31	5,810	42	10,350	53	22,950
21	5,480	32	6,010	43	11,050	54	24,740
22	5,490	33	6,210	44	11,740	55	26,830
23	5,590	34	6,510	45	12,530	56	29,220
24	5,590	35	6,800	46	13,430	57	31,710
25	5,590	36	7,200	47	14,410	58	34,400
26	5,600	37	7,590	48	15,500	59	37,190
27	5,600	38	7,990	49	16,790	60	40,100

*Exclusive of the one-time P500 policy fee

**Minimum P5,000 PDF upon application

Approximate Payment Mode Factors: SA (x 52%) | Quarterly (x 27%)

INTERNATIONAL MARKETING GROUP – WEALTH ACADEMY

If you're interested to learn more, just send us a message.

To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

[unsubscribe]

Secrets of the Millionaire Mind - part 4 (of 5)

Hello [Name,fallback=],

Part 4 na pala tayo sa sharing about the book, "*Secrets of the Millionaire Mind*" by T. Harv Eker.

Madami ka bang natututunan at realizations so far?

Basta tandaan lang natin lagi: **Learning is good. But EXECUTION or APPLICATION is even more important.**

Ituloy na natin...

**Wealth File #11: Rich people choose to get paid based on results.
Poor people choose to get paid based on time.**

"There's nothing wrong with getting a steady paycheck, UNLESS it interferes with your ability to earn what you're worth. There's the rub. It usually does."

"Poor people prefer to be paid a steady salary or hourly wage. They need the 'security' of knowing that exactly the same amount of money is coming in at exactly the same time, month in, month out. What they don't realize is that this 'security' comes with a price, and the cost is wealth.... Rich people usually own their own business in some form."

**Wealth File #13: Rich people focus on their net worth.
Poor people focus on their working income.**

"The true measure of wealth is Net Worth, not working income..."

I encourage you to find and work with a good financial planner to help you track and build your net worth."

**Wealth File #14: Rich people manage their money well.
Poor people mismanage their money well.**

"It's simple: to master money, you must manage money.

Saying 'I'll start managing my money when I have plenty of money,' is like an overweight person saying 'I'll start exercising and dieting as soon as I lose 20 pounds.'

First you start properly handling the money you have, then you'll have more money to handle."

Abangan ang Part 5 (and Last) sharing sa aking susunod na emails.

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

17 Ways Rich People Think and Act Differently from Poor & Middle-Class People

- This book deals more with the “inner game of wealth”. T. Harv Eker said, *“Whatever results you’re getting, be they rich or poor, good or bad, positive or negative, always remember that your outer world is simply a reflection of your inner world.”* Simply put, **HOW YOU THINK makes or breaks your life.**
- In the second part of his book, the author presented 17 Ways Rich People Think and Act Differently from Poor and Middle-class People (just to emphasize, the terms “rich,” “poor,” and “middle-class” refer to their Mentality—how different people think and act, rather than the actual amount of money they’ve got or their value to society).

RICH PEOPLE	POOR & MIDDLE CLASS
...believe “I create my life.”	...believe “Life happens to me.”
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...act in spite of fear.	...let fear stop them.
...constantly learn & GROW.	...think they already know.

Your YamanTip #10

[Name,fallback=],

Here's your **YamanTip #10**:



Natutunan ko sa aking IMG Mentor:

"Ang taong madaming ipinagpapasalamat ay mas dadami pa ang ipagpapasalamat."

To Financial Abundance,

Jaime and Jo

[MyMoneyDoctor](#)

[unsubscribe]

Secrets of the Millionaire Mind - part 5

Hello [Name,fallback=],

LAST SHARING na pala natin about the book, "*Secrets of the Millionaire Mind*" by T. Harv Eker.

Siyempre, we always save the best for last.

Madami ka bang natututunan at realizations so far?

Basta tandaan lang natin lagi: **Learning is good. But EXECUTION or APPLICATION is even more important.**

Ituloy na natin...

Wealth File #15: Rich people have their money work hard for them.

Poor people work hard for their money.

"No question, working hard is important, but working hard alone will never make you rich.

How do we know that?

Take a look in the real world. There are billions of people who slave away, working their tails off all day.

Are they rich? No!

Are most of them rich? No!

Are a lot of them rich? No!

Most of them are broke or close to it."

"I can't overemphasize the importance of creating multiple streams of Passive Income. It's simple. **Without passive income, you can never be free.**"

"There are **THREE REASONS** why most people have a tough time creating passive income.

First, conditioning. We were taught to 'work' for money, making passive income abnormal for most of us.

Second, most of us were never taught how to earn passive income. The end result is that most of us don't know about it, so we don't do much about it.

Finally, since we were never exposed to or taught about passive income and investing, **we have never given it much attention.** We have largely based our career and business choices on generating working income."

"Get educated. Attend seminars and read at least one book a month."

**Wealth File #17: Rich people constantly learn and grow.
Poor people think they already know.**

"During my 'broke' days, I was fortunate to get advice from a millionaire friend who said: 'Harv, if you're not as successful as you'd like to be, there's still something you don't know.' I took his suggestion to heart and went from being a 'know-it-all' to a 'learn-it-all.' From that moment on, everything changed..."

Put bluntly, **if you're not really rich and really happy, there's a good chance you still have some things to learn about money, success, and life."**

"Poor people claim they can't afford to get educated. I find it interesting that it's usually people who are the most broke who say, 'I don't need to learn that,' 'I don't have time. I'm busy,' or 'I don't have money.'"

On the other hand, rich people relate to Benjamin Franklin's quote:
'If you think education is expensive, try ignorance.'

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

17 Ways Rich People Think and Act Differently from Poor & Middle-Class People

- This book deals more with the "inner game of wealth". T. Harv Eker said, "*Whatever results you're getting, be they rich or poor, good or bad, positive or negative, always remember that your outer world is simply a reflection of your inner world.*" Simply put, **HOW YOU THINK makes or breaks your life.**
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[unsubscribe]

HOW SAVING Can Help You WALK TALL

[Name,fallback=],

Here's how Saving and Investing can help us Walk Tall.

WALK TALL

- 1 The state of your savings does have a lot to do with how tall you walk.
- 2 A person without savings is always running. He must.
- 3 Without savings, a person must be too grateful.
- 4 A person with savings can walk tall.
- 5 A person with savings can afford to resign from his job if his principles so dictate
- 6 A person with savings can afford the wonderful privilege of being generous in family and neighborhood emergencies.
- 7 The ability to save has nothing to do with the size of income.
- 8 If you don't need money for college, a home or retirement, then save for self-confidence.

A.F. Bannerman

Save and Invest as fast as you can and as much as you can, WHILE you can.

[Click Here to Start Your Own Savings and Investment Program.](#)

To Financial Abundance,

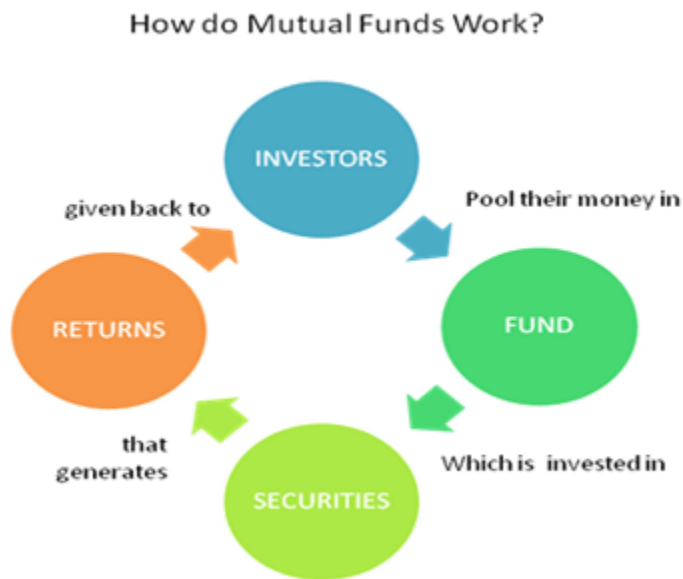
Jaime and Jo

[MyMoneyDoctor](#)

Investing in Mutual Funds with ZERO Load

What is a MUTUAL FUND?

A mutual fund is an investment vehicle that pools together the funds of various investors---both individuals and corporations. The pool of funds is managed by a professional fund manager who uses the funds to create a diversified investment portfolio consisting of various investment instruments such as stocks and bonds.



STRENGTH IN NUMBERS: THE BENEFITS OF MUTUAL FUND INVESTING

The power of a mutual fund lies in its ability to pool together funds from so many different investors. Imagine a thousand investors each with P5,000 to invest who decide to pool their funds together. That's already a pool of P5 million! Now imagine that instead of just investing P5,000 each, some investors put in P10,000, P100,000 or even P1,000,000. The size of the collective pool would even be bigger. And when it comes to investing, there is strength in numbers. P5,000,000 can gain better access to more diversified investment instruments than P5,000.

A mutual fund is a vehicle that allows investors to combine their resources. Because of this, you don't need a large amount of money to gain access to a well-diversified portfolio of top-performing investments. A mutual fund makes this possible. Here are some of the key benefits of investing in mutual funds.

Professional Management

A mutual fund is managed by an experienced, full-time fund manager who is focused solely on analyzing the financial markets and seizing market opportunities as they present themselves. By investing in a mutual fund, you benefit from the fund manager's experience and market insight.

Potentially Higher Returns

By pooling together the funds of thousands of investors, a mutual fund is able to access potentially higher yielding investments that require large minimum investment amounts. Thus, investors are able to access potentially higher yields that may not normally be available to them due to the size of their individual funds. Moreover, the fund manager ensures that the mutual fund generates the best possible returns for the given level of risk of the mutual fund.

Diversification

Simply put, diversification means not putting all your eggs in one basket. This is especially important in investing. Through proper diversification, losses in one investment can be off-set by gains in another. In the process, overall risk is minimized. Investing in a mutual fund provides you with immediate access to a diversified portfolio of funds. By virtue of the size of the pool of funds, the mutual fund is able to purchase many different investment securities and diversify.

Liquidity

You may have your shares in a mutual fund redeemed at any time and just need to wait a maximum of seven (7) banking days to gain access to your funds.

Safety

Mutual fund operations are governed by the Investment Company Act whose implementing rules and regulations specify particular limits and constraints in the investment activities of all mutual funds. The Securities and Exchange Commission (SEC) sees to it that all mutual funds comply with these statutory regulations. Moreover, mutual fund companies are regularly audited by an independent auditor. The assets of the mutual fund are held by a third-party custodian bank.

We can open a Mutual Fund account with just **P1,000**.

But **DID YOU KNOW** that if you are an **IMG Member**, you can invest in Mutuals Funds **WITHOUT** the 2% to 5% **SALES LOAD** normally charged by mutual fund companies? That's a savings between P2,000 to P5,000 for every P100,000 investment.



[Click Here to See All the IMG Membership Benefits.](#)

Please send us an email reply if you have any inquiry, or you want to get started.

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

[Unsubscribe here](#)

Avoid this ENEMY of Wealth

[Name,fallback=],

"Time is gold," sabi nga nila.

Sa pag-iIpon at pag-iInvest ay totoo din ito.

Malaki nawawala sa atin kapag tayo ay nag-delay nang nag-delay.

Basahin mo itong page galing sa [IMG SSBYF book](#)...



IMG
INTERNATIONAL MARKETING GROUP

BESTSELLER

The Secret to SAVING & BUILDING Your Future
Become Your Own Financial Educator

INVESTMENT
EMERGENCY FUND
DEBT MANAGEMENT
PROTECTION
HEALTHCARE

"Financial education is not just for the wealthy – it's for everyone."

10,000 copies sold in **3 days**
40,000 copies sold in **1 month**

WEALTH ACADEMY
YOUR WAY TO FINANCIAL SUCCESS

MONEY DOCTOR

DON'T WAIT.
Start to save and invest as much as you can,
as soon as you can.

PROCRASTINATION is the enemy of saving and building wealth.

When many people are young, they think they have a lot of time to save. Then they get married, have kids, and buy a house. With a home loan and new expenses, money becomes tight. They tell themselves they will start saving later.

As they enter mid-life, their children go to college, and tuition takes a big bite out of their budget. Soon they will join the majority of people approaching retirement w/ little to no savings. They know they must save, but now they say it's too late.

What if they had just put aside P1,000 or P2,000 a month when they were young? They could have accumulated significant assets today.

Emphasize lang namin ulit:

*Save and Invest as Fast as you can and as Much as you can, **WHILE** you can.*

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

Why Do Good People Fail in Their Finances?

[Name,fallback=],

Bakit nga ba madaming tao ang hindi umaangat sa buhay?

Ito ang sabi sa *The Secret to Saving and Building Your Future* book:



When it comes to **SECURING & SAVING THEIR FUTURE**,
*many good people fail.
Many hard-working people fail.
Many smart people fail.
Many young people fail.
Many old people fail.
Many teachers fail.
Many engineers and doctors fail.*
*Many end up retiring
without enough savings.*
*These people don't set out to fail.
They do because they fail to plan and
manage their personal finances.*
*They lack **FINANCIAL EDUCATION**.*
- from The Secret to SAVING & BUILDING Your Future book

10,000 copies sold in 3 days
40,000 copies sold in 1 month

INTERNATIONAL MARKETING GROUP
WEALTH ACADEMY
YOUR WAY TO FINANCIAL SUCCESS

MONEY DOCTOR

Gusto mo bang Tumaas pa ang iyong Financial Literacy?

Kung nakaattend ka na ng IMG Financial Coaching Seminar, mas magandang ulitin mo ito para mas maintindihan ang mga powerful financial concepts and investing strategies na itinuturo dito.

Kasunod nito, madami pang Learnings na naghihintay sa iyo:

WORKSHOPS

- Increase Cash Flow | Debt Management
- Building A Solid Financial Foundation | Proper Protection
- Building Wealth | Asset Accumulation
- Retirement Planning | Wealth Preservation
- Building A Business In Financial Industry

WEALTH ACADEMY SERIES

- Financial Check-Up
- The Real Foundation in Building Wealth
- General Concepts of Investments
- Mutual Fund Investing
- Getting Out of the Debt Trap
- Financial Planning & Goal-setting
- The Spiritual Side of Money
- Estate Planning
- Health Management
- Jump Start School
- Business Planning
- Partner's Training

Simply reply to this email if you're interested to **ATTEND**, **LEARN MORE**, and **GROW**.

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

#FinancialFutureTip

[Name,fallback=],

Here's another **#MoneyTip** to Secure our Financial Future:

TAKE ACTION NOW.



Take Action: Secure Your Future Now!

You will always have an excuse not to save or invest.
No matter what your excuse is, one thing is for sure.
You're going to get old next year.

No matter what your excuse is,
your child will grow up and enter college and you will need money for his or her education.

No matter what your excuse is, *you will eventually retire and stop making active income.*

You have to BE PREPARED for these kinds of situations.

Be with a group who inspires you.

When the members of your group save,
they will also inspire you to save.

IMG's Mission is to *convert people from being spenders to Savers, Investors, and Entrepreneurs.*

IMG was introduced to us in 2005 by Dr. Tin Bersamira, our medical school classmate.

We were 25 years old back then.

Forever Grateful kami sa kanya dahil kung hindi niya kami na-financially educate noon, malamang hanggang ngayon, wala pa rin kaming significant na ipon, investments, at passive income.

This what we love about our **Mission in IMG: *No Family Left Behind.***

That's why very passionate kami in sharing what we've learned in IMG to Filipino Families.

If interested ka to [Learn more](#), [Save](#), [Invest](#), or [Become a part of this Advocacy](#), let me know so I can guide you.

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

[Unsubscribe here](#)

The Best #MoneyFormula

[Name,fallback=],

Heto ang *Common, Better, at **Best #MoneyFormula:***



Kapag susundan natin ang **Best #MoneyFormula**, siguradong **Aangat ang ating Buhay**.
At ang **Perang Iniipon**, huwag kalimutang **Palaguin (Invest)**.

To Financial Abundance,

Jaime & Jo

[MyMoneyDoctor](#)

[Unsubscribe here](#)