

AMERICAN DREAM STICKER SHOCK

LIVING WELL IN THE U.S. TAKES A LOT MORE MONEY THAN MOST PEOPLE MAKE

As a Proponent Group member, you're part of an elite team. Truly the best of the best. As a result, your income is significantly higher than the average instructor's. The 2017 Instructor Operations and Compensation Survey tells us that the average annual revenue for a Proponent member is \$134,000—that's with members having more than 10 years of experience bringing in \$159,000 and those with fewer than 10 years' experience off to a good start with an average of \$81,000 in revenue. For a group as large and diverse as Proponent—your membership runs the gamut from young, up-and-coming instructors to some of the legends of the game—an average revenue of \$134,000 is a testament to the quality of your skills and the resources made available to you through collaboration with Proponent Group. Your collective success caught the eye of the WealthWave team and we're proud to partner with such professionals.

As we got to know your group, that \$134,000 figure struck a chord with us. We'd recently published a special report on the cost of the American Dream. The report attempted to quantify the true cost of living the American Dream for a family of four. While

THE AMERICAN DREAM ACCORDING TO AMERICANS TODAY

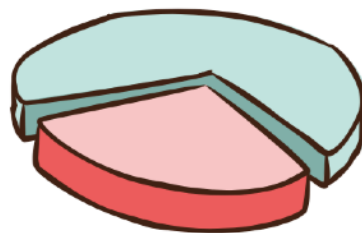
According to a recent survey by Xavier University's Center for the Study of the American Dream¹, Americans themselves gave the following four definitions for the Dream:

A GOOD LIFE FOR MY FAMILY

FINANCIAL SECURITY

FREEDOM

OPPORTUNITY



75% OF AMERICANS POLLED BY THE BROOKINGS INSTITUTE SAID 'THE DREAM' WAS **HARDER TO ATTAIN.**²

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dreams differ, Xavier University's Center for the Study of the American Dream surveyed Americans and identified the four most commonly cited elements of the American Dream: freedom, opportunity, financial security and a good life for one's family.

In order to quantify the dollar amounts required to live that life, USA TODAY conducted a study to identify the average costs of home ownership, utilities, groceries, transportation, health care, leisure, taxes, education, and retirement savings. We were amazed to find that the average cost of the American Dream for a family of four was \$130,000. And who wants to be average?

If you exclude the top 1 percent of American households, the average household income in America is \$43,713. That's far shy of \$130,000.

The good news for Proponent Group

members is that *the average revenue per member is triple that of the average household income for 99% of America*. And we know that many of you have spouses who generate income that further elevates your household income. The bad news is that you might be susceptible to the trap of recognizing that you make significantly more than most Americans. When you make a six-

When you make a six-figure income, it's easy to spend money and live a lifestyle you've got access to without much thought about saving for the future.

figure income, it's easy to spend money and live the lifestyle you've earned without much thought about saving for the future. It might be helpful to read our 23-page special report and internalize its contents in order to realize that inflation and other factors have combined to significantly increase the amount you must properly allocate to support a family and plan for the future.

AMERICAN DREAM	

Quantity:	1 Family
Timeframe:	1 Year
Payment Method:	Cash
HOME OWNERSHIP	\$17,062
UTILITIES/APPAREL	\$4,587
GROCERIES	\$12,659
TRANSPORTATION	\$11,039
MEDICAL/HEALTH	\$9,144
LEISURE	\$17,009
TAXES	\$32,357
EDUCATION	\$9,000
RETIREMENT	\$17,500

TOTAL	\$130,357

--- Thanks for shopping ---	

The best news is that your success gives you the opportunity to meet all challenges. You make the income needed to both support your family and live the lifestyle you've earned. You also earn what's needed to make smart financial choices—choices that are not based on fear but come from a position of strength—to help plan for your family's financial future. At the Proponent Group Summit in November, we'll spend some time reviewing the unique challenges and opportunities that come with being a successful golf instructor. Things like revenue seasonality, the independent contractor model that many of you utilize, and other factors all must be taken into consideration when you plan for your financial future.

While we'll provide case studies and general information at the summit, each instructor's situation is different and we encourage you to review your financial game plan with a trusted advisor.

If you'd like to discuss working together on your family's financial future or to receive a copy of our 23-page American Dream Sticker Shock special report, please visit wealthwave.com/mattluckey.

A STATISTIC THAT HITS CLOSE TO HOME



ONLY 16 MILLION U.S. HOUSEHOLDS, AROUND 1 IN 8, EARNED \$130,000 IN 2014, ACCORDING TO THE U.S. CENSUS BUREAU.²