

QUESTIONS & ANSWERS

REGARDING THE 21ST CENTURY HOMESTUDY MEMBERSHIP

To receive the 21st Century 5 Year Homestudy Membership Bonus worth over \$5,000 extra including 3 additional years of support, increased from the standard 24 month Membership you simply have to nominate a 4 Day Education for Life Event you wish to attend within 30 days of registering and attend the 4 Day Education for Life Event within 12 months of enrolling. Otherwise you'll receive the standard 24 months Membership and miss out on the extra \$5,000 year bonus.

How can I enrol into the 21st Century Membership?

The easiest way to order the 21st Century Homestudy Membership is to go to www.21stCenturyAcademy.com and order online or you can contact the representative who sent you the initial material. Alternatively you can call or fax one of the following contact numbers:

Australia: Ph: (07) 5474 4222 Free Call: 1800 999 270 Fax: (07) 5474 3287

New Zealand: Ph: (09) 358 7334 Free Call: 0800 893 302 Fax: (09) 358 7332 email: enquires@21stca.com.au

Question: How do I qualify for the 5 or 10 year Membership Extension Bonus?

To receive the 21st Century 5 Year Membership Bonus worth over \$5,000 extra including 3 additional years of support, increased from the standard 24 month Membership you simply have to nominate a 4 Day Education for Life Event you wish to attend within 30 days of registering as a member of 21st Century Academy and attend the 4 Day Education for Life Event within 12 months of enrolling. Otherwise you'll receive the standard 24 months Membership and miss out on the extra \$5,000 5 year Membership bonus.

To qualify for a 21st Century 10 Year Membership Bonus worth over \$5,000 extra including 5 additional years of support, increased from the 5 year VIP Membership, you simply have to enrol as a 21st Century VIP Homestudy Member which entitles you to a 5 year membership, nominate a 4 Day Education for Life Event you wish to attend within 30 days of registering as a VIP member of 21st Century Academy and attend the 4 Day Education for Life Event within 12 months of enrolling. Otherwise you'll receive the standard 5 year VIP Membership and miss out on the extra \$5,000 5 year extended Membership bonus.

Can you explain the 2 levels of Membership?

We have added value to the 21st Century Membership over the years and have now developed 2 membership types to cater to various clients' budgets and needs.

21st Century Homestudy Membership: Offers a full level membership with a bonus 5 year option. You have access to the 21st Century Homestudy Program plus many additional bonuses to advance your education further. Details of these bonuses can be found by visiting www.21stCenturyAcademy.com – **Payment Price \$4,995.**

21st Century Homestudy VIP Membership: Offers an advanced level of membership with a bonus 10 year Membership option, plus access to the 21st Century Homestudy Program, all Full Membership entitlements and so much more including many additional bonuses to accelerate your success. Details of these bonuses can be found by visiting www.21stCenturyAcademy.com – **Payment Price \$6,995.**

How long does it take for the 21st Century Homestudy to be delivered?

The Homestudy will generally be shipped within 24 to 48 hours of receiving your order. Allow 10 to 21 days for it to arrive no matter where in the world you live. If the Homestudy has not arrived within the above specified time frames, please email customerservice@21stca.com.au and your 21st Century Homestudy program will be tracked and you will be notified ASAP.

How does the 90 day 100% money back guarantee work?

It's very simple. You have 90 days from the day you order the 21st Century Membership to watch the initial 10 DVDs contained in your Homestudy Program and if you don't believe that you can profit by at least 10 times the course investment (ten times \$4,995 or nearly \$50,000) then you can return it to us for a 100% refund. To claim a refund you will need to satisfy the following conditions:

- (a) Agree to watch the first 10 DVD's of the Homestudy package
- (b) Speak to a 21st Century Academy mentor in the first 90 days and
- (c) Either attend a 21st Century 4 day Education for Life Seminar or attend 2 Homestudy webinars within the first 90 days. If you elect to attend the Education for Life Seminar inside your 90 day refund period then the refund period expires at the dinner break of the second day of the seminar as opposed to the normal 90 day period.

Refunds are then processed within 30 days of us receiving the program back once we check that the disks have not been copied or damaged and you have met all the refund conditions.

How many people ask for a refund?

We have a refund rate of approximately 2%. Therefore 98% of our members never request a refund and anyone who has been entitled to a refund that have completed the 3 conditions listed above, always receive their refund with no questions asked. This is done to ensure you have no risk in purchasing the 21st Century Homestudy Membership and can be guaranteed that what the program promises can be done in reality as long as you are prepared to take action.

Can I take a payment plan option?

Yes. About 50% of our clients take a payment plan option as it preserves their cashflow and works out at approximately \$25 per week (charged at as little as \$99 per month). Those who pay up front in full receive a significant discount, thus they only pay the early bird rate of \$4,995 plus \$65 postage and handling if enrolling inside the 21 day Earlybird Period or \$5,995 thereafter.

For further information on all our payment plan options visit www.21stCenturyAcademy.com

What seminars are included with my 21st Century Homestudy Membership and how long do I have to attend them?

As a 21st Century Homestudy Member and you can access the following seminars currently:

4 Day Education for Life, Property & Finance Mastermind Seminar, Internet & Business Mastery Seminar and the *Women's Academy Seminar.

You receive unlimited revisits to each of these seminars. There is also numerous other seminars made available to attend at no charge. You can attend these seminars as many times as you wish for the duration of your 5 or 10 year membership. VIP Members will receive VIP Treatment at our 4 Day Education for Life Events including dinner or lunch with Jamie McIntyre or host speaker.

*Female members or spouse only

Can my spouse attend unlimited seminars for the entire duration of my membership?

21st Century Education understands that it is very important to include your spouse in the financial decisions and therefore they have made available for purchase a 5 year membership pass for a once off investment of \$995 (a massive saving of \$3,000). This not only allows your spouse to attend with you, but also learn, grow and experience every aspect of the 21st Century Education Program at all member's seminars for 5 years. If you have, however, enrolled as a VIP Member your spouse can access seminars for the duration of your Membership for no extra as it's inclusive.

Question: What other services do we have access to as part of our 21st Century Membership?

The 21st Century Homestudy Membership gives you access to 21st Century Finance with our team of dedicated full time financial professionals that source the best possible finance deals and packages available in the market. Plus, you have access to 21st Century Accounting, which provides our clients with the best asset protection and tax minimization strategies available to investors through the use of company and trust structures and self managed super funds. 21st Century Members also have access to exclusive real estate education and opportunities with 21st Century Property Direct and 21st Century Investment Services to implement 100% share strategies or 21st Century Broking for share renting and other share trades. VIP Members receive priority access to all these services.

What happens after the 5 Year Membership period expires?

You can extend your Membership for an additional 5 years for the small investment of \$995*. This will include ongoing access to all 21st Century Education Service Providers, including Accounting, Share Brokers and Property Sourcing Specialists, plus ongoing graduate discounts, email support and access to the 21st Century Education Network.

If you become a 21st Century VIP Member you can receive 10 years Membership. You can upgrade to a VIP Membership for only \$1,995 within 30 days of becoming a 21st Century Homestudy Member or \$2,995 thereafter. **Go to www.21stcenturyacademy.com/membersonly.htm to upgrade today.**

*This price is subject to change

What is the 21st Century Education Network?

This is a great resource to enable you to continue learning and asking questions. You can network with fellow 21st Century Homestudy Members from not only around Australia and New Zealand but from around the world.

Should I use a local Share Broker or an Australian Licensed Share Broker and if so how do I find one?

We suggest that you use an Australian broker and with the 21st Century Membership you will receive access to 21st Century Broking via 21st Century Investment Services.

- They fully understand the strategies as they work with our members ongoing.
- Many are also active investors themselves so they actually operate many of the strategies as well.
- We make this service available to 21st Century Members to ensure every client is fully supported and can implement the strategies. They can also provide ongoing support and have access to licensed individuals who can look at your personal situation and provide advice if required.

Can I do these strategies on the share markets outside the Australian and US markets?

The share strategies covered in detail in the 21st Century Homestudy by licensed brokers use Australian shares as examples and also US shares. However, you can use these strategies in any share market that has a liquid options market as long as it trades in US style Options. You can do it in many markets around the world, however we recommend you use the Australian or US Market for the following reasons. For New Zealand clients you will simply need to use the Australian or US markets and not the New Zealand market.

- It's just as easy to use the Australian market as it is to use your local market (i.e. Just one phone call a month to a licensed broker so it doesn't matter where they are and free call numbers available for New Zealand).
- The Australian market can be very profitable. You can use the US Share Market, however we recommend to start with the Australian market due to the extra support we can provide. Once you become experienced with the strategies you may consider using the US market but it is not necessary.
- The program is based on using the Australian market so most examples refer to Australian examples apart from US examples in some cases.
- The Australian Options market is the third largest in the world, which means there is generally very good liquidity for trading and it is considered the second best in the world outside the U.S. share market.
- Time difference is suitable for both New Zealand and Asian clients as the US market isn't as suitable.
- When you purchase the 21st Century Membership you get ongoing support from our Australian licensed brokers to execute your trades or we also provide online broking services for you to utilise once you are confident with your trading. You can have a share account application and margin loan application (if you wish to borrow money) sent to you free of charge once you receive your 21st Century Homestudy Program and they can implement the strategies for you.
- Remember it's just one phone call a month and many of our clients have supplemented their income within 90 to 180 days of purchasing the Homestudy. However, we suggest practising (paper trading) for at least several months before going live using real cash.

If I'm from New Zealand, Singapore, Europe, Asia or America do the strategies still work and how much do I pay?

Yes, the strategies work wherever you live in the world with a few exceptions. The share strategies are best done on the Australian Market or the US Market, which anyone in the world can easily access. The success principles are applicable no matter where in the world you live. The property investing strategies vary from country to country and the property strategies covered are predominantly tailored to the Australian, New Zealand and UK Property Markets. However, if you live outside these countries this is a good insight to investing in these property markets as they represent some of the best property markets in the world. However, the principles for property investing can be adapted to other property markets, especially the UK and the USA. Other emerging property markets such as Asia, Eastern Europe and Latin America can also provide great property investing opportunities as well. Please check relevant state/country rules and regulations.

Am I charged in my local currency for the 21st Century 5 year Membership?

The programs are charged in Australian dollars no matter where you live so if paying for it by credit card your credit card company will automatically convert it for you on your credit card statement.

If I don't have a credit card can I still buy the program including the payment plan option?

Yes. In Australia you simply deposit your 21st Century Membership Fee into:

Australia:	Bank: Westpac	Bank BSB: 032 612	Account No: 141 994
New Zealand:	Bank: Westpac	Bank BSB: 031 592	Account No: 0334 614 00

Other Countries:

Email: customerservice@21stca.com.au Phone (617) 5474 4222

You can only do this as a one off payment for the full amount or initial deposit. Recurring payments, must be made via direct debit arrangement by completing the 21st Century Academy Pty Ltd Direct Debit Request (DDR) form available by emailing membersupport@21stca.com.au.

NB. When making a direct deposit payment, please ensure that you include your FULL NAME as a reference.

Why does the 21st Century Membership cost the price charged?

- Firstly, the cost of something is relative to the outcome, i.e. is it expensive or cheap to do the 21st Century Membership if you learn how to make \$5,000 to \$10,000 many months of the year or more for the rest of your life from just one strategy? Many of our members, after completing the course, realise that the education provided by the 21st Century Homestudy program is very inexpensive in comparison to the results.
- When you consider what it costs to go to University compared to a modern day Education for Life provided if you are a 21st Century Homestudy Member, University costs are a lot more than \$25 per week or \$4,995. And one's University fee doesn't come with a ten times your money back guarantee or it's free. A University degree even though very valuable, doesn't even guarantee a job, let alone skills that can produce real life results, such as an Education for Life provided with a 21st Century Membership.

Why isn't the 21st Century Membership Free?

You should consider the following:

- 21st Century is committed to donating the initial 3 hour DVD and E-Book, plus provides a team available to answer questions at no charge to over 250,000 individuals so far, which is generous considering the expenses involved. However, for those requiring further training, support and access to Licensed Share Brokers, Property Sourcing Team, Accounting and Finance Brokers to help implement the strategies it requires a membership fee.
- From experience, we found that those truly committed to changing their life wouldn't hesitate to invest into their own financial education.
- We used to do it for free and found people didn't value something as much if it is free, as a result they have a lower commitment, and thus achieve poorer results.
- 21st Century isn't for uncommitted people, thus by charging it eliminates those who are not committed enough to improving their life and to invest in their own education. You can only help those willing to help themselves.
- Life is often a reflection of where a person is at, Jamie McIntyre – the Founder of 21st Century Education – began his journey by investing over \$100,000 into seminars and education to learn these strategies 15 years ago and as a result became successful faster than most people. Those who are reluctant to invest in their education often don't realise this is reflected by the Universe being reluctant to allow wealth to flow into their lives.
- The course comes with a ten times 90 Day 100% Money Back guarantee*, thus 21st Century has removed the risk for those committed to having a go and wishing to invest in the program yet not sure if it's for them.
- Do you work for free in your job or business? Or do you expect to be compensated fairly for the value you add?
- It costs millions of dollars a year to run the 21st Century Membership and due to the demand we are only prepared to help those who are willing to help themselves.

For instance, ignorance can be more expensive than education. Can most people afford to continue to miss out on \$5,000 to \$10,000 most months of the year in extra cashflow that many clients can produce within 90 -180 days of enrolling into the 21st Century Membership from just one of the strategies alone.

For any further questions, feel free to contact us on our toll free number;

AUS:1800 999 270 NZ: 0800 893 302 Email: customerservice@21stca.com.au
or enrol online at www.21stcenturyacademy.com

Wishing You Abundance,

Vivienne Warren
Customer Service Manager
21st Century Education