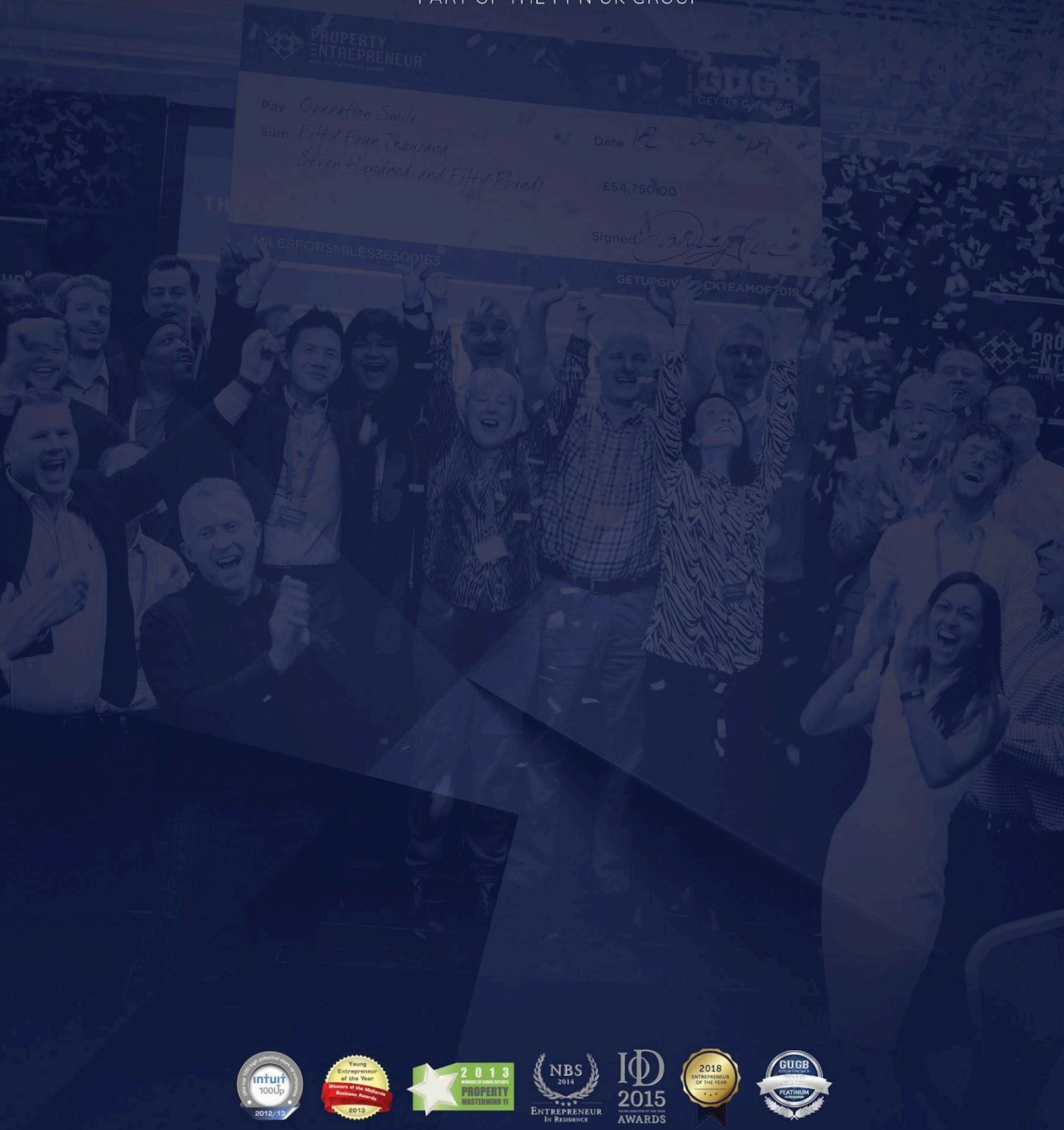




# PROPERTY ENTREPRENEUR<sup>TM</sup>

PART OF THE PPN UK GROUP



# Money-Back Guarantee Terms and Conditions

## 1. Introduction

Financial Fortress, offered by Property Entrepreneur, guarantees a minimum 10x return on the £5,500 investment in the program. If a participant fully implements the strategies and blueprints shared within the training and does not achieve a minimum return of £55,000 within a reasonable timeframe, a full refund may be requested, subject to the conditions outlined below.

## 2. Eligibility for the Money-Back Guarantee

To qualify for a refund, the participant must:

- Complete the full Financial Fortress training.
- Implement the blueprints, strategies, and frameworks provided (where applicable).
- Maintain detailed records of implementation, including property strategies used, deals explored and completed, financial decisions, business structure, tax strategies, investments made, and cash flow management.
- Provide documented evidence of efforts and results (or lack thereof).
- Allow a minimum of 12 months post-training for the strategies to yield results.
- Engage with Property Entrepreneur's mentorship and support where applicable.

## 3. Required Implementation and Expected Returns

To illustrate the returns expected from participants who fully engage with the training to achieve maximum results, the following section outlines a number of the strategies shared and the expected implementation and corresponding returns as examples.

The below are provided for illustration only however all are based on actual results achieved using these blueprints in practice since 2015:

1. **Security & Financial Fortress:** Effective implementation of the Financial Fortress Blueprint will enable you to secure a 7 figure net wealth and a 6-figure annual income. Over 5 years post completion the minimum expected returns are £500,000.



2. **Buy/Sell Strategy:** Using the targets set on Financial Fortress, the property strategies shared and the Rules and Returns defined will ensure the most lucrative investment decisions, generating returns in the tens to hundreds of thousands over 5 years.
3. **Leases vs. Lets:** Implementing lease strategies rather than traditional PRS letting in the majority of cases with double the net profits achieved. Assuming only a £50,000 annual increase the Financial Fortress portfolio will take half as long to build, creating an additional return of £250,000 over 5 years.
4. **Personal Cashflow Management (PCM):** Savings of £2,500-£10,000 annually, totaling £12,500-£50,000 over 5 years.
5. **Wealth Hierarchy - Cashflow to Profit:** Transitioning from 'noisy' cashflow businesses and strategies to large capital events can lead to an increased net wealth of £250,000-£1,250,000 over 5 years.
6. **Wealth Hierarchy - Equity Creation:** Focusing on low risk low return assets where equity can be created through refurbishment, development or asset management can generate returns of between £1,000,000-£5,000,000 over 5 years.
7. **60-Second Strategy:** Avoids costly mistakes by doubling down on a core strategy only. Saving of £50,000-£100,000+ over 5 years.
8. **Rules and Returns:** Ensures only profitable deals are pursued, saving and/or additional return of £50,000 - £250,000 over 5 years.
9. **Group Structure Strategy:** Optimizes tax structure, increasing profits and reducing tax liabilities, with savings exceeding £100,000 over 5 years.
10. **Acquisition Strategy:** Having a lucrative pipeline delivering only 1 extra deal per year, generating at least £250,000 over 5 years.
11. **War Chest & Working Capital:** Enables investment during down markets and protection when projects or businesses hit challenges. Potential to make and/or save £250,000-£1,000,000 over 5 years.
12. **Drawing Strategy:** Can save in excess of £10,000+ annually, with total savings of £25,000-£100,000+ over 5 years.





13. **SIPP/SSAS Tax Strategy:** Saves 25%-40% in taxes, plus investment growth, with expected returns exceeding £75,000 over 5 years.
14. **Directors ISA:** Tax-efficient investment strategy with expected tax savings and returns in excess of £25,000+ over 5 years.
15. **Legacy Planning:** Ensures estate preservation, avoiding losses up to 50%, with potential savings in the hundreds of thousands.
16. **Financial Fortress and Independence:** Ultimate result of achieving genuine financial independence; return is immeasurable.

Disclaimer: All financial returns referenced are illustrative only and based on past case studies. Property Entrepreneur does not provide regulated financial or tax advice. Participants are strongly encouraged to consult with independent advisors when applying the strategies shared. Property Entrepreneur accepts no liability for decisions made without such advice.

#### 4. Refund Request Process

Participants requesting a refund must:

- Submit a written request within 18 months of training completion.
- Provide documented proof of full implementation and failure to achieve results.
- Demonstrate adherence to all strategies outlined in the program.
- If the request is approved, a full refund of £5,500 will be issued within 60 days.

#### 5. Exclusions

The money-back guarantee does not apply in the following cases:

- The participant has not fully implemented the blueprints, framework and strategies.
- The participant has not maintained documented proof of implementation.
- The participant has deviated from the prescribed strategies.
- The refund request is made before allowing a sufficient time frame for results to materialise.
- The participant has not engaged with support and mentorship as required.



## 6. Final Decision

Property Entrepreneur reserves the right to make the final determination on refund eligibility. Refund decisions will be made based on objective evaluation of the participant's implementation efforts and outcomes.

By purchasing the Financial Fortress training, the participant agrees to these terms and acknowledges that refunds are subject to the full implementation of the program as outlined.





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