

American Prosperity Group Proven Results. . .

We Wake Up Every Morning Proud of What We Do!

"My wife, Maria and I had worked countless hours for large manufacturing and healthcare companies for many years, yet all we had to show for that experience was having witnessed massive lay-offs, facility shut-downs and watching the export of American jobs overseas. We had had enough! **APG** gave us the chance to embark on a new career where we are now our own boss and our success or failure is directly proportional to the effort we put in, not dictated by someone else's profit margin. For the first time in our lives we can earn more than we have ever imagined, while at the same time, helping the Seniors in our community to grow and perpetuate their wealth in the most admirable way. We wake up every morning proud of what we do for a living, excited for the tremendous opportunities that lie ahead of us and very thankful for having Mark and Terry Charnet as part of our family."



William Romeo Matthews, NC



An Opportunity of a Lifetime!

"As a long-time client of Mark Charnet, I had first hand knowledge of how the Trinity Method of Investing helps people preserve, protect & perpetuate their wealth to future generations. This information was so powerful that I just had to share it with others. So, I decided to leave my career as an Accountant and join the **APG** family. Now, I have the satisfaction of helping others and I'm getting paid in direct proportion to my activity. It's an opportunity of a lifetime!"

Dawn Sarnoski Closter, NJ

No to Admiralship & Yes to APG!

"After completing 26 years of Naval service and facing a promotion board for Admiral, I decided, instead, to become self-employed. I had always wanted a career that would directly impact families and my community. Since I was away from home a lot in the service, my wife and I wanted to find a way to spend more time together and now we actually are united in building 'our business'! **APG** has given us everything we were looking for and so much more. Mark Charnet personally held our hands through the franchise start-up process; his wife Terry and their team of experts at **APG** headquarters, provided us the initial guidance and training necessary to generate prospects and ensure that our clients receive the very best financial advice and products. The monthly/continual training sessions help us to expand our product knowledge and stay abreast of legal/tax changes that affect the industry. Our personal goal is to enable our clients to have the financial freedom to enjoy retirement, realize their dreams and protect their



Peter Murphy Santa Fe, NM

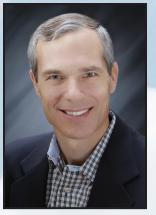
portfolio so they won't out-live their dollars. **APG** is really a family where franchise owners freely share their time, knowledge and experience with one another to support each franchisee's success. Lisa and I couldn't be happier with the decision we have made to be apart of the **APG** family."



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Unique Concepts that Practically Sell Themselves!

"My wife, Gail, and I had just sold our IT business and determined that we wanted a new career doing something that helped guide people in their financial affairs. I thoroughly investigated the industry and the franchise world caught my eye, but I was not satisfied with the training & support programs I found. Once my indepth research into **APG** was complete, it became evident that this company fit our objectives perfectly! Offering me the independence of owning my own franchise and the chance to make a significant income, **APG** also gave us the connectedness & support of a larger organization, yet keeping a 'family feel'. **APG** has a proven and effective model for attracting prospects and provides excellent training on how to get them in the door and convert them into clients in a style that is consistent with my own professional values and high standards. Always on the leading edge seeking out the best products for our clientele keeps this company fresh and extremely competitive. **APG** offers unique



Mark Timmick Ellicott City, MD

concepts and compelling products and service, which I feel very comfortable presenting and whose features practically sell themselves. I'm confident that I will meet my minimum income requirements quickly and have the potential to double or even triple my immediate income goals! Both my wife and I highly recommend the **AMERICAN PROSPERITY GROUP** Franchise Team!"



Kevin L. Lynch Montgomery Twp, NJ

Reach A More Balanced Life!

"Being a former senior telecommunications executive, I have witnessed first hand the challenges of maintaining a balanced life, where you strive to earn a good income, have the time to give back to your community and enjoy your family time. Unfortunately, many times your family time is the part that is sacrificed. Drawing upon Mark Charnet's proven methods, coaching, expertise and encouragement, I am well on my way to achieving the balance in my life I've always dreamed of. The joy of helping people with their retirement goals is extremely rewarding and in high demand as the Boomers reach retirement age."

The Opportunity Is Yours!

I am proud to say that after 27 years in the retirement and estate planning business, the satisfaction you receive from the instant you meet a prospect through their becoming your client, is rewarding in every sense of the word! If you are the right candidate for a career with **APG**, I would welcome the opportunity to help you reach your financial goals by helping others reach their financial goals of maximizing their retirement income today while preserving, protecting and perpetuating their wealth for future generations.

- Mark Charnet, President & Founder

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Mark Charnet Wayne, NJ

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