

ESSENTIALdharma PRESENTS

THE
OPPORTUNITY
OF A
LIFETIME



Keith & Keri McCoy

WELCOME

Welcome to the opportunity of a lifetime. I hope you find the information here valuable and that when you finish this short e-book you are left with some clarity, about what it is you want to create in life, and how to possibly get there. If you are currently working a job you do not LOVE, living in a home you do not LOVE and finding yourself feeling like you are doing more to build the dreams of others than building your own dreams then I hope the next 13 pages serve you.

Network Marketing is an often misunderstood business model; this is something I certainly think many of us in the industry, or interested in the industry, have come across when discussing it with others. I want to begin by sharing with you a bit of how we ended up becoming 6 figure earners in Network Marketing, because I swore I would never do this.

When doTERRA came into our lives in 2012 things were messy for Keri and I. Our income was volatile and while we were running small businesses and working towards a life of abundance the road blocks, both real and imagined were seemingly impossible. Neither of us were truly happy and dreaming big was out of the question. Or we knew it was just dreaming.

Fast forward to today - we now have a six figure income that is growing, an amazing lifestyle spent with and meeting wonderful, likeminded people, with similar life goals and amazing courage and energy. I get to work and play with these people daily. Our personal goals, who we have become and the clarity we have now about our purpose, has changed and the legacy Keri and I are creating for our family is empowering.

This did not happen overnight. This was a journey of growth, development and desire. If you're looking to get rich overnight then this isn't for you. Network Marketing is anything but a get rich quick scheme, at least the solid ones aren't. If someone tells you otherwise then please run, don't walk, in the other direction. True Network Marketing takes work and determination. If any of that interests you then continue reading on.



**WE BRING HOME MORE MONEY NOW THAN WE DID WHEN WE
WERE RUNNING MULTIPLE BUSINESSES**

**WE HAVE BETTER HEALTH IN ALL AREAS OF OUR LIFE: EMOTIONALLY,
FINANCIALLY, PHYSICALLY, AND IN OUR RELATIONSHIPS**

**WE GET TO TRAVEL FOR PLAY AND WORK EQUALLY AND OUR JOB HAS
EVOLVED INTO A LIFESTYLE THAT WE LOVE.**



In nearly all aspects of our life we have created true time freedom. We get to choose with whom we spend my time with, and what we spend our time doing, and where I choose to put that energy. I no longer have to lose time to my job because I no longer have a J-O-B.

WHY

This transformation came about for me personally when I was able to discover what we call our 'Why'...FREEDOM. My family, the ones I love most, and the freedom to pour into them at my hearts desire is what keeps me focused on what is positive and why I do what I do. I come from a very dysfunctional family. Without needing to get into the details, I spent my formative years in a children's home, dealing with sadness and dysfunction. Breaking that cycle and leaving a legacy of love and compassion is invaluable to me. The freedom to make those choices that align with that purpose is non-negotiable.

Since discovering Network Marketing, specifically the model of doTERRA, I have been able to achieve those goals, and to help numerous others to do the same. If this is something you want for you and your family, then I invite you to keep reading.

WHO DOESN'T WANT THIS FOR THEMSELVES??

Let's look at some of the realities of today's business dynamics and why so many are desperately in need of the financial opportunity doTERRA offers:

It has widely been reported that out of 100 People that start working at the age of 25, by the age of 65:



1 IS WEALTHY
4 HAVE ENOUGH MONEY TO RETIRE
63 DEPEND ON SOCIAL SECURITY OR CHARITY
29 ARE DECEASED



This means that 90% of people are literally Dead or Dead Broke.

7% of US Jobs will be lost to automation by 2025 (at present that is a total loss of about 10,000,000 jobs)

<https://www.forrester.com/Robots+AI+Will+Replace+7+Of+US+Jobs+By+2025/-/E-PRE9246>

The average college graduate will work 11 different jobs in 5 different careers during his life.

According to data from the U.S. Census Bureau and the Federal Reserve, American households owe on average a staggering \$16,425 in credit card debt.

<http://www.foxbusiness.com/features/2017/09/09/this-is-how-much-credit-card-debt-average-american-holds.html>

Retirement planners say we will need between 1 and 2 million saved up for a comfortable middle class retirement. Do you have 2 million sitting around? Or a plan to acquire it?

If you reflect back on the people you know, the sphere of influence in your life, does this ring true for you as well? I personally know many people who have lost their jobs unexpectedly, or who, in spite of working hard and being diligent, are needing an additional source of income.

77% of Americans live their lives paycheck to paycheck

\$1.22 - The average amount spent by Americans for every \$1 they earn`

62% of Americans will retire with a yearly income of less than \$10,000

61% of Americans say they'd like to be their own boss

40% of Americans say only \$500 of extra monthly income would dramatically improve their financial situation

This is a very stressful and dangerous place to be: One accident, or even short term unemployment can sink a family in this position.

Are you actually prepared for this? Do you currently have 6 months of living expenses in savings or readily accessible? And if so can you imagine what happens when you actually have to use it and how long it would take for you in today's marketplace to replace it?

I want to share with you here that while those numbers may seem daunting and certainly overwhelming, there is always a choice, and that is true right here, right now. Today, regardless of your age or your current situation, you are always faced with an opportunity to choose different. Unless you are already independently wealthy (and if you were you wouldn't be reading this) your choices are these:

EMPLOYEE – YOU WORK FOR SOMEONE ELSE. THEY DICTATE YOUR TIME, YOUR UNIFORM, YOUR LANGUAGE AND YOUR FUTURE.

SELF EMPLOYED – YOU DICTATE YOUR TIME, YOUR UNIFORM AND YOUR FUTURE. SORT OF. YOU HAVE TO HAVE CLIENTS TO GET PAID. SO IN TRUTH, YOUR CLIENTS DICTATE YOUR TIME, YOUR UNIFORM AND YOUR FUTURE.

BUSINESS OWNER – YOU STILL GET PAID WHETHER YOU SHOW UP OR NOT. AS LONG AS YOUR EMPLOYEES, MANAGERS, AND CUSTOMERS CONTINUE TO SHOW UP. AND IF THEY DON'T - THEN YOU HAVE TO. NOT AS FREE AS PEOPLE THINK.

INVESTOR - YOU HAVE MONEY TO INVEST AND CREATE PASSIVE WEALTH IN THE FORM OF DIVIDENDS AND ROI. HIGH RISK, HIGH REWARD AND HIGH POTENTIALITY OF LOSING EVERYTHING.

Many people immediately reject the idea of being a Business Owner. I understand that, having owned and managed traditional businesses ourselves. Startup costs, insurance, R + D, employees, and all the machinations that come with owning a business are time consuming to say the least. I want to introduce you though to the business of network marketing, a business model I swore I would never participate in, and yet it has been called by many of the top leaders in business a great idea and one that is truly owning your own business.

**“DOLLAR FOR DOLLAR, IT’S THE BEST INVESTMENT I’VE EVER MADE.”
– WARREN BUFFET**

**“NETWORK MARKETING IS A REAL-WORLD BUSINESS SCHOOL FOR PEOPLE WHO WANT TO LEARN THE REAL-WORLD SKILLS ON AN ENTREPRENEUR, RATHER THAN THE SKILLS OF AN EMPLOYEE.”
–ROBERT KIYOSAKI**

**“IN TODAY’S WORLD, WORKING FOR YOURSELF IS ACTUALLY THE SAFER ROUTE, AND WORKING FOR A CORPORATION HAS BECOME THE RISKIER PROPOSITIONS.”
-PAUL ZANE PILZER**

**“I WOULD RATHER EARN 1% OFF A 100 PEOPLE’S EFFORTS THAN 100% OF MY OWN EFFORTS”
-.JOHN D. ROCKEFELLER**

That is the AMAZING thing about network marketing and the power of residual income; it just keeps growing, it compounds over time. So let's talk about compounding interest.

If you were offered \$1,000,000 (one million dollars) right now, in cash or a penny, doubled each day, for one month, which would you choose? Unless you've heard this illustration before, you are like most people, and you'd probably choose the million.

Lets say you took the million, unfortunately, you would be disappointed that you did once you realized that one penny, doubled every day for a month adds up to \$10,737,418...and 24 cents. But if you looked at where you were on day 15 of the month, it would still only be \$163.84. So unless you truly understood the power of that compound interest, it would be easy for you to lose faith in that decision and to choose the penny selling out for a half million with just half the month left.



So, as we dive deeper into this business model it is super important to remember this analogy while you are building a network marketing business, because in the beginning your team will probably only have a handful of people, just like ours did. Just like everyone else's did when they started.

I will be straight forward in saying that this is not a Get Rich Quick Plan. Nor do I believe any legitimate company to be. In fact most "Overnight Successes" actually take an enormous amount of work and have years of development behind them. But you need to understand the value of the future you can build and ask yourself:

AM I WILLING TO DO WHAT OTHERS AREN'T NOW, SO THAT I CAN LIVE THE LIFE OF PURPOSE I TRULY DESIRE LATER?

Most professionals understand this concept VERY well. For example, to become a doctor not only do most of them live off minimum wage through school & residency, but they are usually up to their ears in debt by the time they can even start to get paid as a doctor. This is an investment they have made because they understood where they were headed in their financial future. So, If I were to ask you "Would you work for minimum wage for a year if you knew you could make a six figure residual income by the 4th year, that continued to multiply each year thereafter?" I would hope that you would. That's how long it took us to get to a sustainable six figure income with doTERRA. Your success rate very well may be faster than ours if you have the time and the commitment level necessary to put into it.

WHY 2.0

WHY NETWORK MARKETING?

Let's start with costs. What does it cost to start a 'Traditional Business'? Average cost to start a business is estimated to be anywhere from \$18,000 (professional service) to \$32,000 (retail services) to upwards of \$125,000 (food service and beyond)

When you really understand the business model of Network Marketing and the power of residual income you begin to see the true potential for significant income with relatively small to almost no start up costs. In addition, the risk is greatly minimized, making it one of the most powerful ways to build wealth. Network Marketing is a very forgiving business model. These are just a few of the reasons people give for not wanting to start or own a business. Getting that initial capital of \$30,000 - \$100,000 plus can be overwhelmingly unattainable for many middle class Americans. How does your ability to access that type of money stack up?

ASSETS
RENT
EMPLOYEES
INSURANCE
PRODUCT

So, let's discuss Network Marketing a little further and identify some of the ways doTERRA is truly setting itself apart from the others. Tim Sales & Dr Charles King produced a piece of work some years ago called "BRILLIANT COMPENSATION". In 1990 the United States was in a major economic recession. Corporate Interviewers stopped going to campuses. Graduates & alumni were looking for jobs and most major corporations had nothing to offer, so graduates started looking for alternative career paths. To determine what the alternatives were they looked at home based businesses, franchises, and network marketing. He was originally very skeptical about network marketing and had basically written it off until a student asked him why. He replied "I know enough to know that I don't want to know anymore" and the student reminded him that if he had given him that answer in class he would have failed him outright.

So they went back to digging, went to the library, visited top companies, and they interviewed top leaders in multiple industries. What was discovered was that Network Marketing was the most ethical & fair business model they had ever found, and so in Brilliant Compensation they discuss these 4 Principles of Business.

EXPANDING MARKET
TIMING AND TREND
UNIQUE AND CONSUMABLE PRODUCT
EMPLOY OTHERS TO GET MORE DONE

EXPANDING MARKET

doTERRA enjoys a large expanding Market. And here is why that matters - it doesn't matter if you're the best VCR company in the world, it's going to be hard to be profitable. Can you even buy a VHS tape today to require the need for a VCR? Even with Wellness Advocates in over 100 countries and huge international momentum, the number of people currently using doTERRA is just approaching 6 million. With a global population of over 7 billion the market certainly has room to expand, but let's dive deeper into the US markets alone:

In 2011 Americans spent 2.7 trillion Healthcare- or \$8,680 per person (www.cms.gov/Research-Statistics-Data-and-Systems/.../highlights.pdf (It's projected to double by 2020)

In 2011, the US cosmetics & toiletries market surpassed pre-recession levels in sales with a 4.2% growth to exceed \$38 billion (170 billion worldwide): Facial Skin Care: 27%,

Personal body Care: 23%, Hair Care products: 20%, Fragrance: 10%, (The other 20% goes to make-up industry). <http://chemistscorner.com/a-cosmetic-market-overview-for-cosmetic-chemists/> & www.thebeautycompany.co/downloads/Beyer_BeautyNumbers.pdf

Americans spend \$27 Billion in supplements

<http://www.cnn.com/2011/HEALTH/04/13/supplements.dietary/>

Americans spend 5 billion a year in cleaning products,

http://www.abcactionnews.com/dpp/money/consumer/taking_action_for_you/americans-spend-5-billion-a-year-on-cleaning-products-but-which-ones-are-worth-your-money%3F

Today nearly three-quarters of the U.S. population is overweight, obese, or extremely obese. The weight loss and diet control industry was approximately \$66 billion dollars

<http://www.prweb.com/releases/2012/12/prweb10278281.html>

So, if you wonder who you would talk to about, or share with, regarding doTERRA, ask yourself who do I know that cleans their house? takes a Shower? Washes their face? Pays attention to their diet? Basically who do you know that currently is breathing and not using doTERRA? That is a market that is still expanding.

TIMING AND TREND

Based on these market trends for our products, there is no better time to be selling health and wellness or to be promoting wealth. The reason the NWM model is the best for this market is because it's an education based product and this provides the most effective way of marketing and the very best customer service possible. The beginning stages of a company are called "The Valley of Death." Most start up companies don't actually make it past their 2nd year due to market trends, insufficient funding, or a myriad of other things. What's often referred to as product, people and process.....Once a company makes it through that valley it will start to climb the peak. We are well beyond that peak. And if you were wondering if you are too late to get started, the answer is a NO. In fact it is a way better time to get involved then it was at the beginning because we have overcome the valley.

The product line has grown larger and is currently offering a lot more options, there is a solid foundation, improved leadership, improved training programs, numerous webinars, books, guides, etc. And from a technology standpoint we are just scratching the surface with tools and capabilities to grow

UNIQUE AND CONSUMABLE PRODUCT

There are many great products out there. I love my Pampered Chef stoneware, but I'm not going to buy a new one next month because I used it this month. Not only are our products very unique, but they are consumable which ensures us continued sales instead of constantly needing to find new people to buy in order to continue to make money. Every time someone gets to the bottom of a bottle, they will need to re-order it to continue using it. We have households across the country, ours included, that pay for their products before groceries and mortgages. Because they work, and they are vital to their families overall health and wellness. You will not come into my home and see me without products like On Guard, Frankincense and Helichrysum

Additionally important to our consumers, and our company are our sustainability initiatives like Co-Impact Sourcing and our research partnerships with hospitals and universities around the globe. Because of this we know what the market doesn't know yet...no one else has as consistent and as qualitative a product as us. New publications coming out soon however, will bring doTERRA and our mission to the forefront of the health and wellness field. Solidifying us in both the unique and highly consumable product category and a disrupter of a now broken system.

This is a crucial part of creating residual income and a big contributor to doTERRA's retention rate of 65% within 3 months & 75% within the year. If you are not familiar with Network Marketing, this probably means about as much to you as it did to me when I first heard it. Most companies in this industry are excited if they have a third of that retention. This obviously goes back to the quality of products as well. People simply do not continue to buy something unless they use it AND love it.

Corey Lindley, doTERRA CFO, joined the organization a short while after the other owners. I remember hearing the story that he spent his first few weeks at doTERRA trying to figure out how they were skewing the numbers to get this unfathomable retention rate. He was shocked to find that this wasn't even an annual retention number. This is the retention rate of anyone who's ever opened an account with doTERRA since they opened their doors in 2008. If other companies were to calculate retention

retention like this, than our difference in retention from the industry standard would be even larger. Retention is the yardstick by which we measure sustainability of a product line or a company.



EMPLOY OTHERS TO GET MORE DONE

Earlier we talked about the different ways to make money - As an investor you don't actually need to show up for work, but you also don't really have much control over your investment. Someone else is running the project so it may or may not work out. Your investment can multiply, but it can also disappear all together. You have zero control and high risk.

Another way you can generate income is as an employee. Someone else decides what you're worth. Is that always a steady paycheck? In today's climate what level of security is there as an employee?

When you are self employed you own the business, and work for yourself. This sounds great, but the Dentist only earns money, albeit great money, when someone is in his chair. Owning a business in this case can amount to adult daycare. Or you can be the type of business owner that creates a duplicatable system that others can implement and perform the work you've educated them to do. This is the same whether you are creating widgets, serving ice cream or fixing cars. Other people are doing the work for you or with you.

The beauty of Network Marketing is that often times the people you have educated can be doing better and making more than you. And with doTERRA that is a model that not only exists, but is encouraged. Often times in conversation, this is when the concept of the pyramid scheme is brought up. And yes, in the truest sense of the word this is network marketing and there are levels of people from the top down that look like a pyramid. There is no getting around that. However, with doTERRA, there is no scheme as those schemes are now illegal and companies such as ours are regulated by both the FDA and the FTC.

In regards to the pyramid, I would invite you to reflect on any business where this structure isn't true. A CEO is at the top, or a President or Owner, then there is typically a board, or vice presidents, then department heads then employees. This is indicative of a single person at the top, usually making the most money and a progression of people moving down the chain making less. This is a typical corporate structure. And for a line level employee to make more than the CEO is a hard thing, if not impossible, to find. However, I can tell you that we make more money than some of those above us and we are not the exception to the rule. Because we have worked differently and stayed the course; we have stayed committed, where others have not. And that is simply a choice we have made. So prior to our leaving the traditional business world and going all in with doTERRA we had choices. I worked in Hospitality and Design, and Keri in skincare, because they were serving professions and we have always wanted to be of service and be creative. We also longed to have vacation time with the kids and have the same holidays. These choices were jobs, someone else determined our schedules, our worth and our legacies. Even when I owned my own design studio, and Keri booked her own clients, we were at the mercy of those clients. Today my wife and I earn a 6 figure income working less than 40 hours a week. And we do this without the use of any formal education, without a degree, and without any substantial start up costs. In fact, we started with a Family Essentials Kit and we held a Loyalty Rewards Order of \$125 that we had to split with her mom because we couldn't quite afford it at that time, but we wanted the oils badly enough to find a way.

ABUNDANCE

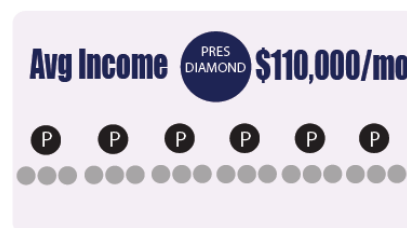
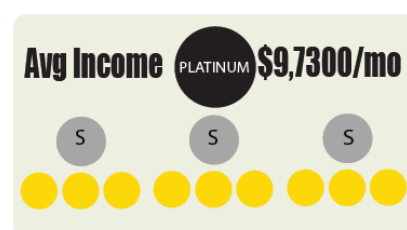
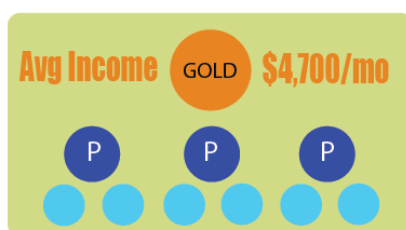
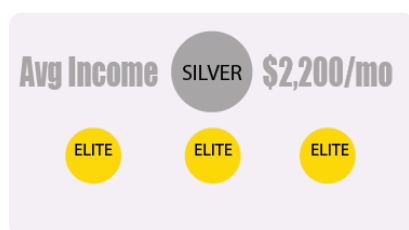
RANK	AVERAGE EARNINGS	PERCENTAGE OF LEADERS
SILVER	\$26,370	62%
GOLD	\$57,370	23%
PLATINUM	\$112,700	5%
DIAMOND	\$200,800	7%
BLUE DIAMOND	\$453,100	2%
PRESIDENTIAL DIAMOND	\$1,321,000	<1%

based on 2016 Opportunity and Earnings Disclosure

So what does that all mean? For those of you that like numbers, the preceding graphic is the annual opportunity and earnings disclosure for 2016. For comparison Google just about any network marketign company and compare it, if you can find theirs. Many of them do not make it public.

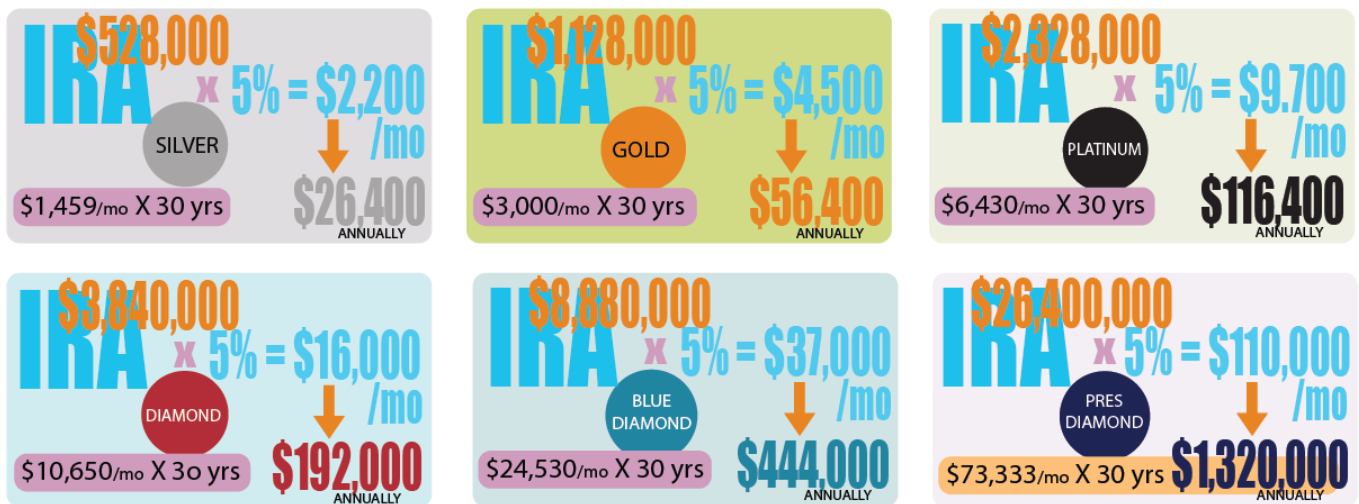
At the entry level ranks of Elite and Premier (4% of all doTERRA members and not shown here), the verage annual earnings for these ranks range from \$3,950 to \$9,950 per year and are almost always participating in doTERRA on a part time basis. Keeping in mind that 40% of Americans say only \$500 of extra monthly income, or \$6,000 annually, would dramatically improve their financial situation then this is a powerful set of data. How good would you feel bringing that kind of hope into your life as well as the lives of others.

This begs the question, what does that all mean? Below is a different graphic showing you the structure of those various ranks, again something better discussed and further explained when you talk about the compensation plan with the person who shared this opportunity with you. But for now understand that each of these is based on the structure of Elite's, or an overall volume, OV of 3000. You'll notice that Silver is comprised of 3 elites, Gold is three people on their way to Elite, Platinum is three Silvers, thus 9 Elites, Diamond is 4 silvers and thus 12 Elites... see the pattern? An Elite, who can duplicate his or her efforts and build, or inspire others to build, to Elite, can have a million dollar buisnes.



When we talk about making \$2000 a month residually many people do not grasp the meaning of that and so I would like to unpack that for a minute. Residual means that the income arrives regardless of input, also called passive income. In layman terms it is almost like free money, although anyone who has been successful in this business will tell you we have had to work diligently at getting to that point. If you have an IRA or 401k that you have been putting into for some time than this next graphic should resonate with you. If you had a \$528,000 dollar 401k at the end of your career, and you were able to draw 5% monthly then you would draw about 2000 dollars a month.

Conversely, if you were making \$2000 / mo with little to no effort it would be the equivalent to you having a half a million dollars in the bank and drawing 5%. That is a Silver Rank in doTERRA. And as you can see here, Gold, Platinum and beyond is exponentially more valuable. And quite frankly, we know nothing is generating a 5% return right now and hasn't for some time.



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Let's take another look at Silver though. For you to acquire a half million dollar IRA or asset, you would need to put money into it, in this case almost \$1500 a month. Every month. For 30 years. How many of us, if most of America is living paycheck to paycheck, have an extra \$1500/mo to invest in our future? And if you remember the data shared in the beginning, that is only about 25% of the recommended 2 million dollars in savings a person is projected to need. If saving \$1500/mo is overwhelming to you today, how nuts does it sound to have the \$10,650 dollars needed to achieve the Diamond equivalent of a nearly \$4,000,000 asset as shown in the bottom left rectangle? This is the power, the true power of residual income. This is a realistically goal available to you through doTERRA, but not without work. It isn't free money and doTERRA isn't a get rich quick plan. However, as a Diamond in doTERRA I can tell you it is real. And it is yours for the choosing.

FREEDOM

I want to invite you to reflect on your current career path. Will your income double in the next 2 years, 4 years, or even 10 years? What are the odds that it will? Most importantly, who is actually in control of that trajectory?

I prefer to be in control of my life, that to me is Freedom. In doTERRA, if you stay committed, remain consistent, and rank advanced every year, lets say, you would be in the Presidential Diamond category making 1.3 million a year in under 10 years. And what if you didn't? Even at a Leadership Rank of Platinum you will have created a six figure income that is passive and provides you with the time and resources to live within your purpose.

That is the path that I want everyone to be on, and the hope we want to provide others by sharing this information with them. Earlier I shared that my Why was my family, and while that is true today, it has ultimately become broader than that; it has become a life of service. Service to my kids, to raise them, to support them and to provide for them. And at some point they grow up and need to find their own purpose. And so we are blessed enough to be able to sevre others as well. Our team, their families, the humanitarian organizations we are lucky enough to work with. In the end for Keri and I it is really about leaving a legacy. Leaving the world, and the people we are blessed enough to connect with better than when we met.

WHAT WILL YOUR LEGACY BE?

HAVE YOU EVER CONSIDERED IT?

Before doTERRA I had not considered my Legacy. I was more concerned with being prepared for my family's immediate needs. I had never asked myself if I was living the life and purpose I was made for. Thanks to doTERRA, and the choices Keri and I have made, our legacy is coming into focus by traveling the country and empowering others to learn what we have learned. Working even more closely with organizations like Operation Underground Railroad and Habitat for Humanity. Exposing our children to a global culture and meeting the needs of others when and where it arises.

What about your legacy?

How do you want to be remembered?

The oils have a powerful mission...doTERRA has a powerful mission.
What's *your* mission... What is *your* purpose...

You have the opportunity to use doTERRA as the platform to launch you into your purpose. All you have to do is choose in.

This is the opportunity of a lifetime.