

THE OPPORTUNITY:

THE PLATFORM REVOLUTION

“If you don’t find a way to make money while you sleep, you will work until you die.” – Warren Buffett

We said earlier the bigger problem a business solves, the better and more profitable that business will likely become. The Credit Card Catastrophe and its massively negative impact on people’s lives is a real problem. Given the customer value proposition discussed in the previous chapter, you can readily see that the total addressable market for Starfish and Royal Starfish is enormous, because it solves a real problem for millions of people.

What does this opportunity have to do with you? Remember how we said we didn’t spend any money on advertising? That money (and more) is instead used to compensate a team of independent Members for spreading the word about Starfish and leading the Consumer Rebellion. It’s a pay-for-performance arrangement in which there are no limits, no glass-ceilings, no discrimination, no backroom deals, and nobody determining your worth except you and your own efforts. It is a business you can build on your own time, at your own pace, with whom you choose, as fast or as slow as you choose, when and where you choose. It can bring in a little supplemental income, or you can grow it to be your primary income source.

The rise in recent years of such companies as Uber, Lyft, Door Dash, Instacart and the like have created what has been called the “Gig Economy.” Many people are attracted because they can work on flexible terms and instantly earn

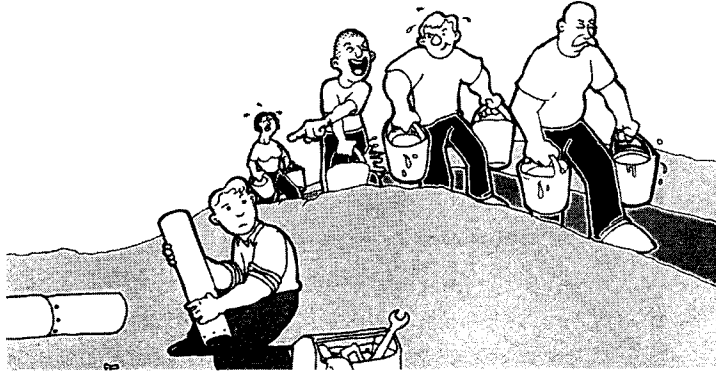
money in a pinch. Some even make such endeavors more of a career or full-time occupation; although many people do not express happiness at the hours or miles put on their vehicles or what it takes in general to make enough money at these things. Each one is different, to be sure, and some people do well depending on many factors. But in general, the Gig Economy has introduced a ready-income option to people that wasn't there before, and many have appreciated that opportunity.

The challenge with the Gig Economy, however, in addition to some of the struggles mentioned above, is the one-and-done nature of the income. It's a true time-for-money swap, in which the contract employee shows up and swaps his or her time for the activity and receives compensation. At that point the arrangement is done, and if the person wants to earn more money, they must trade more time. In determining the best use of one's time and the most optimal way to deploy one's entrepreneurial efforts, perhaps a little parable will help provide some insight.

In this parable a village loses its water supply. At the instigation of the mayor, who promises to pay anyone who pitches in to help, village residents begin carrying buckets of water from a distant spring to their town's cistern to make up for the shortfall. This solution is tangible and immediate. Water is delivered and the bucket carriers are paid. The challenge, however, is that in order to have more water, the workers must haul more buckets. Conversely, a group of enterprising residents begin installing pumps at the water source and constructing a pipeline from the water supply to the village. It takes time, requires investment, and doesn't pay any money for the entire duration of construction. Bucket carriers who are daily earning their wages actually laugh at the unrewarding toil being put in by the pipeline builders. But what soon becomes obvious is that the pipeline builders weren't *spending* their time in futile effort, they were instead *investing* their time for long-term gain. Once the pipeline

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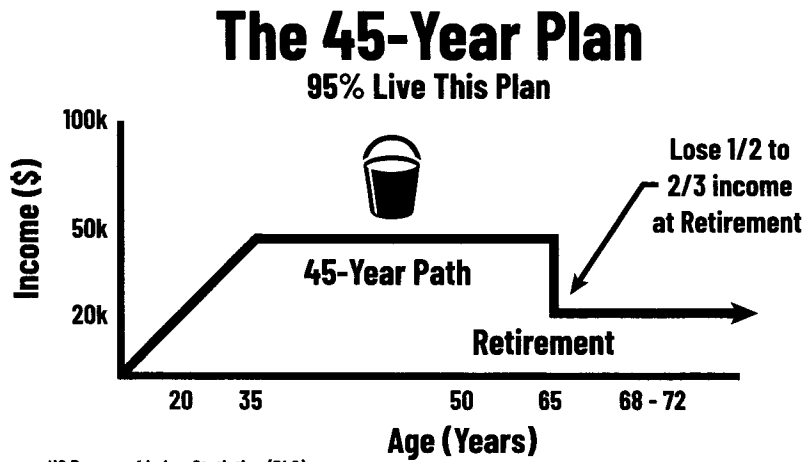
was built and the pumps were turned on, water flowed automatically without further effort and the pipeline builders were rewarded long-term for their one-time investment.



We like this little story because it illustrates so well the reward structure of leading the Consumer Rebellion. Starfish and Royal Starfish are subscription products. They provide ongoing income to whoever sells them, representing a pipeline income that flows from consistently satisfied customers who continue to pay for their subscriptions. Unlike the Gig Economy workers, or most jobs for that matter, those who sell Starfish are constructing a pipeline income flow that should continue to reward them long after they've done the initial work to set up that flow.

Contrast this with what most of us find ourselves doing when working regular jobs. The US Bureau of Labor Statistics publishes employment data each year that remains largely unchanged. It depicts the path most of us can expect to follow throughout the decades of our working lives. The data shows income levels rising in the early years of employment, but soon leveling off and remaining flat until retirement – when income drops to half or a third of what the flatline was. To be honest, for most people, the flatline wasn't enough in the first place. This "45-Year-Plan" stands in gloomy contrast to the excitement and possibilities of

entrepreneurship through a business that can deliver true pipeline-style results.



Source: US Bureau of Labor Statistics (BLS)
Date recorded during the fourth fiscal quarter of 2018.

This brings us to the concept of the ideal business. Before you begin an entrepreneurial activity, it makes sense to consider what would be the most rewarding of your efforts. Just what would it look like? Well, obviously first and foremost we think it should reflect the ongoing, residual-type nature of the Parable of the Pipeline that was just illustrated. Your work should not be a one-and-done affair, but rather should pay you long-term for work you did once. That would be ideal. Further, it should have an unlimited up-side, so it has the potential to make your dreams come true and help you live the Life You've Always Wanted. Additionally, it should be flexible, fair, and lucrative. Importantly, it should also be scalable.

What do we mean by "scalable"? A scalable business is one that can grow upward without requiring further prohibitive investments, risks, or overhead. Most businesses *can* scale, but only at great expense and risk to the

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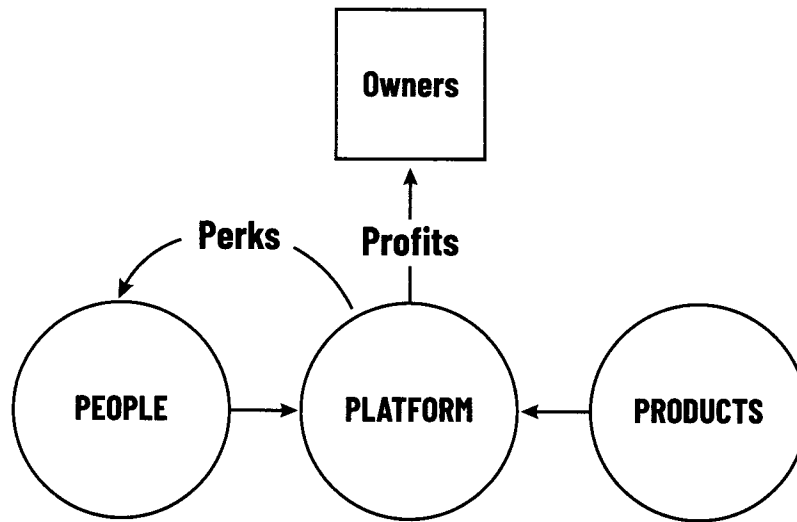
entrepreneur. Consider the retail store owner who wants to expand. This requires building or renting another facility, buying and stocking more inventory, hiring more workers, etc. All of this requires more investment dollars and therefore more risk (and usually more debt), as well as a multiplication of complexity as more employees must be hired, trained, and managed, and on and on. An ideal business would be one that can scale easily without any of those complications. Launching a business on the Starfish platform does precisely that because of how we construct it through the building of teams, which we'll describe more fully in the next chapter.

Also inherent in building a business that easily scales is utilizing the concept of leverage. And by "leverage," we don't mean debt. This isn't that kind of leverage. We mean the leverage that acts like a multiplier on your efforts to produce more and more gain for the same level of input. It's what allows a business to grow at ten times your efforts, and then one hundred times your input, and upward. When you hear people referring to a 10X, 100X, or 1000X business, this is what they mean. Leverage is like the gears in a transmission making the car go faster and faster at the same level of engine revolutions per minute. Or like a literal lever connected to a fulcrum which allows the same person with the same physique and strength to lift a heavier and heavier load through the power of a longer moment arm, or lever. Later, we will explain our System and the multiplication that makes this possible, but for now, it's important to know that this business scales nicely through the concept of leverage, amplifying your inputs into much larger outcomes.

Let's review. So far we have a business that solves a real problem for customers giving it a huge total addressable market; provides a pipeline-style ongoing income; scales upward without requiring increased risk and investment; has an unlimited upside; is fair and pays based on performance; can be done anywhere – at any time – with anybody; and has

LEADING THE CONSUMER REBELLION

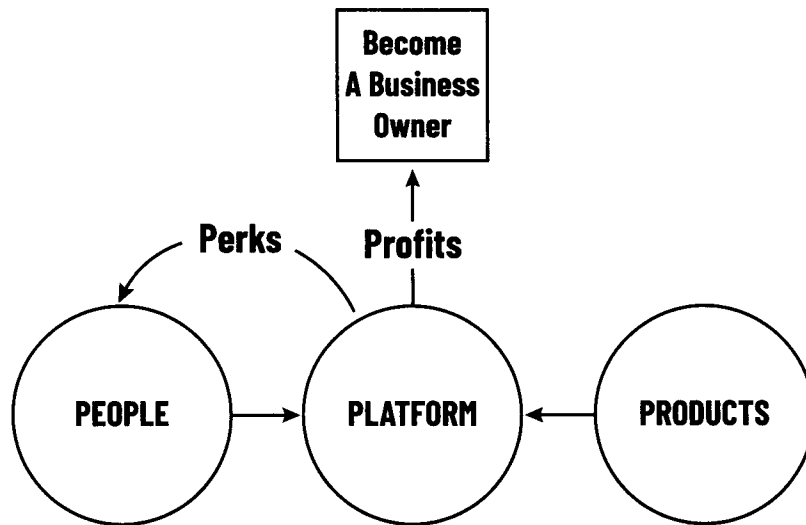
the power to utilize leverage to multiply efforts in a 10X, 100X, or even 1000X scenario.



How is all this accomplished? Through the Platform Business Model! The rise of platform businesses has been revolutionary and has had a major impact upon our society. Platforms position themselves between the people (their customers or users) and the products and services they offer. They attract customers/users by offering them perks: anything from discount pricing to airline miles; exposure to fans or the shared income from ad dollars (in the case of social media platforms). In return for these perks, customers stick around and continue to access the platform. However, the majority of the profits in these businesses flow upward to the privileged few who own and control the platforms. To understand just how large and lucrative (for some) this business strategy has become, one needs to look no further than the small circle of billionaires consistently in the news for political pontifications, virtue signalling charitable activities, sanctimonious statements about the world's population, and sex scandals. The behavior of some notwithstanding, the business model itself is compelling;

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especially if someone is fortunate/clever enough to become one of the owners.



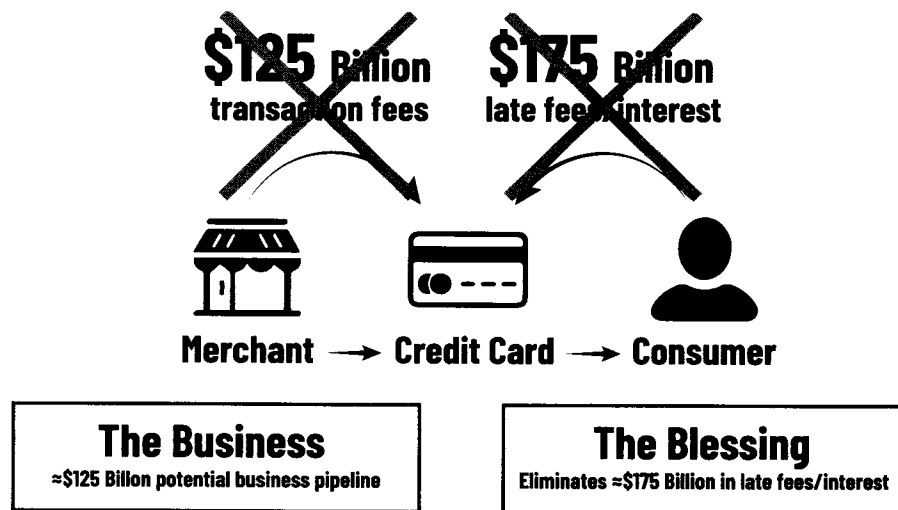
That's where Starfish comes in. The Starfish Platform is unique in that it doesn't exist to enrich a small cadre of elite business owners. It is structured to allow contributors themselves to share in the profits that flow through the sale of products and services across the platform. Instead of being a customer and settling for perks, Starfish opens the door for entrepreneurs to share the profits.

Starfish is hosted atop the Life Platform, the organization that allows entrepreneurs to join by becoming independent Members who earn income, based on performance, for growing the Starfish customer base. The Life Platform offers a compensation plan that aims to satisfy all of the above attributes of an ideal pay-for-performance business. As one of the steps of your due diligence in checking out this opportunity, be sure and consult the Life Member Compensation Plan and Income Disclosure Statement (US). This will show you how all the various levels of income work and report actual people's compensation.

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Further, even though the term Life Member is our official terminology, we prefer – and from here out will be using – the term “Independent Platform Owner” (IPO), or just merely “platform owner.” We like this because it more clearly represents the result to the participant of the Platform Revolution and the role anyone gets to play in it.

Imagine participating in the enormous Platform Revolution happening across the business landscape and doing so in a way that truly helps people, all while earning your way to the Life You’ve Always Wanted. If we revisit that diagram of the Credit Card Catastrophe again, we can summarize how the platform business model both benefits customers and pays entrepreneurs for Leading the Consumer Rebellion.



Remember that on the left side of our diagram we represented how eliminating \$125 billion in merchant fees was possible through using Starfish instead. This represents the possible business pipeline of income available to platform owners for building the platform. Essentially, this is the business’s potential. On the right side of the diagram,

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we see the elimination of \$175 billion in fees and interest exacted against unsuspecting consumers. Starfish rescues customers from this trap and provides this back to them as a blessing. Leading the Consumer Rebellion (taking advantage of the Platform Revolution to bring Starfish to customers everywhere) allows platform owners to have both a viable and huge *business* while passing along to customers an enormous *blessing*.

It has been said that the best way to have a viable business is to “build something you’d be proud to sell to your mother.” Understanding this two-factor business and blessing arrangement means we should probably be calling her right away!