

# Why We Want You to Be a Unit Trust Consultant Version 1



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## The Advantages of Building Your Unit Trust (Mutual Fund) Agency vs Building Your Career Climbing Corporate Ladder: Part 1

Aug 25

Since I ventured into Unit Trust (Mutual Fund) business, I've read quite a number of books which even though small to some of you but I considered it as big compared to during when I was in 'corporate' world. This Unit Trust (Mutual Fund) business has transformed me and many others in many ways.

So I've finished reading Copycat Marketing 101 by Burke Hedges last week. And it is not bad at all to share this info to the public. As one of my great teachers say you got to do 3 things in life 1. Learn 2. Practice and 3. Disseminate. In Malay it means *belajar*, *amal* and *sampaikan*. You've got to do this 3 things concurrently. If you leave any one of them, success won't come to you. So I've learned, slowly practising and now going to disseminate.

The gist of the book is that we (majority of the people) live in the world of copycat. The question is what or who do you copied? The definition of SUCCESS has changed. Do we realised it?

### **Old System for Success is**

$H \times N = I$   
(also called the "time-for-money trap")  
 $H \sim$  hourly wage  
 $N \sim$  no. of hours worked  
 $I \sim$  income

### **New System for Success is**

$T \times E^2 = \$$   
(also called the power of leverage)  
 $T \sim$  time invested  
 $E^2 \sim$  exponential growth  
 $\$ \sim$  financial freedom

Which system do you want to copycat?  
time-for-money trap ... or wealth creation?!!!

the linear growth ( $5+5=10$ ) or the exponential growth ( $5^2=25$ )!!!  
the limited growth or the explosive growth...

If you want to know the power of leverage and other advantage building your empire in Unit Trust (Mutual Fund) business, then attend our seminar by registering yourself at <http://www.myunittrust.com/seminar>. Our seminar is open for public and we will mutually reap the benefit by participating in this FREE seminar.

## **Business Opportunity Preview for Hungry Potential Unit Trust Consultants**

May 16

Tomorrow 17-May-08 Saturday, 3pm to 430pm at level 3 Public Mutual Cheras branch, we are going to have a business opportunity for potential unit trust agents in Malaysia. You, your family and friends are cordially invited to see the huge opportunity that you have overlook. Knowledge is Power only with Action. Take action now. Call or sms Azah 013-3970588 or register at [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar)

Where is the location? Click [www.myunittrust.com/map](http://www.myunittrust.com/map)

Why I should go?

1. you have what it takes to succeed in the business
2. you don't like 9-to-5 job that force you to work like a donkey but earn like a monkey
3. you want to escape the corporate rat race where normally they practice rat-eat-rat mentality to succeed
4. you want to choose the people you work with
5. you want to start business with minimal investment
6. you want to travel overseas every year
7. you want to work from home
8. you want to reap the rewards of numerous tax advantage
9. you want to enjoy the opportunity for unlimited income
10. you want to have the chance to build your success while empowering others to succeed
11. you want to escape the massive traffic jam during peak hours
12. you want to take leave and you don't want your boss says you can't
13. you want to build empire
14. you want to send and take your kid to and from school
15. you want to start work at 10am so that you can manage/kemas your house in the morning
16. you want to say to your boss... enough ... YOU ARE FIRED!!!

17. you have lots of friends and want to help them
18. you want to create jobs for newly-graduates to help the government and the people
19. you are underpaid
20. your skills and knowledge are under-utilised
21. your ideas always been rejected
22. ...
23. etc...etc...

What do I get?

1. Opportunity to grow faster
2. Team support
3. Branded Business with minimal cost
4. Learn from others
5. Knowledge
6. Friends
7. etc ...

So what's next ...

You come and we will tell you InsyaAllah.

## [What is the cost like if you want to open franchise business?](#)

Apr 06

Friday Apr-4-08 I've been to Training & Career Fair at Mid Valley, Megamall KL. Try to look into opportunity there. I've stop at the entrepreneurs' corner where I met many people who want to do business and find some ideas. I would like to share about how much if we were to open franchise business that being supported by PNS. The list (copy from hand-outs given by PNS) is shown below:

<b>Franchise Name</b>	<b>Costs (RM)</b>
1901	90k to 200k
Daily Fresh	12k-150k
Secret Recipe	450k
V-V Shop	75k-150k
Otai Burger	23k
Q-Dees	150k-180k

So what the above figure means to you. To me, that's a lot of money for you to start a new business. Do you know if there is any lower start-up cost to build a business that can give a return comparable with the above business or can give even more?

If you don't have any idea or would like to see a good business opportunity, we are glad to invite you to our office near Public Mutual Level 3, 42-3, Cheras Commercial Centre, every Sat 11am for Business Opportunity Discussion. Click here to register. The discussion is FREE [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar)

## **What is The Impact on New Cabinet to Unit Trust Industry in Malaysia?**

Mar 19

We have seen the reduction of cabinet members from 90 to 68 yesterday. It is about 25% decrease. So what is the impact? I don't know. But in my humble opinion, when the government applies *downsizing* as what the corporate has done, it will result in cost reduction and thus benefit the people. But it does not necessarily make the system in place become more efficient as it depends on the people who run it.

So will there be any changes in the unit trust industry? This one we will have to wait for the authority to announce it. But for this year alone, before the election, the unit trust industry has seen many changes from the reduction of consultant's commission percentage to the reduction of EPF case service charge to investor. And in 2007, we have gone through the change from dual pricing scheme to single pricing regime. So change is constant. We as the unit trust consultants have to be ready and equip ourselves to face the changes ahead.

There is another point to note here, we noticed that the world trend now is towards lean organisation whether it is in the corporate world or it is in the government. Downsizing, downsizing and downsizing. There is no more job security in either the government or the corporate world. What is left is only ILLUSION of job security. Is there any other business that is contravened with downsizing. Upsizing, upsizing and upsizing. I think we all know the answer but we don't want to try it. What is that??? It is a unit trust business. Everyday we would like to expand our business and our agency. We never downsize only upsize. No one will be retrenched or caught on VSS (Voluntary Separation Scheme).

Come join our FREE Seminar on how you can set yourself free and become a unit trust consultant by registering at [www.myUnitTrust.com/seminar](http://www.myUnitTrust.com/seminar) or call/sms Azah 013-3970588

## **Bengkel Blog - How Unit Trust Consultants Can Create and Maintain Their Own Personal Blog At Low Cost & Less Hassle**

Mar 17

Yesterday 16 Mar 08, our agency myUnitTRUST consultants has conducted a Fundamental of Creating Personal Blog. Over 10 people attended. It seems that we don't have enough time to complete the whole course in a day. This is a very rare course conducted for unit trust consultants and indeed it is the first one ever conducted professionally to more than 10 people.

We learn how to start the blog from scratch. It depends whether you want to create a free blog or you want to buy a domain name with the webhosting. At the end of the class every participants have successfully created their own blog. They have exposed themselves, marketed to the whole world in a just less than a day, tell the world what they do, what their interest and opinions. The most important things is that they can leverage the internet to expand the business whether to sell product or services.

BUT to the unit trust consultant, they must adhere to the Malaysian Securities Commission guidelines on promoting the unit trust online.

So how much do we pay for the workshop? Only RM230 for the training plus RM100 for the domain name and webhosting. Cheap isn't it. With RM330 we got knowledge and skills as well as domain name & webhosting. Imagine you divide RM330 by 365 days. So you are paying 90 sen a day for your first year to advertise yourself to the whole world. And the following year your pay RM100/365 that is only 27 sen a day on the 2nd year and 3rd year and so on and so on. What 27 sen can do for you in a day? One teh tarik!!! Cannot man ... It is equivalent for you to pay toilet entrance fee at Low Yat Plaza, Kuala Lumpur. Do you know how much you need to pay for 1 day advertisement in Harian Metro??? ..... RM 1000/day. That is only a day. This blog will be there for 24 hours/day for 365 days. So what RM1000 can do for you in a day. A lot right. You can buy O2 pda phone every day. By the end of the year you have 365 units of O2 pda phone. Interesting comparison.

So we have an underground (not under table ha..) discussion with the workshop provider and agreed to give further discount to my direct unit trust consultants or agents. This is one of the incentive we give to our unit trust consultants to join, stay and grow with us in this dynamic unit trust industry.

So knowledge without action is like you buy an ice cream and leave it in the open air without having (makan la) it. So it will become *cair* and *cair* and *cair*. And finally obsolete. So take action now. Join our FREE seminar at Level 50, Menara TM on 5 Apr 08 Sat 9:30 am to 12:30pm. And those who cannot wait that long, you can come tomorrow night 18 Mar 08 8pm-9:30pm at our office in Level 2, Cheras Commercial Centre next to Hotel Caliber and Restoran Janbo. Call Azah 013-3970588 or register at [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar)

## **Grand Unit Trust Business Opportunity Seminar at Shah's Village Hotel PJ - Its FREE**

Feb 26

The last one we had the Unit Trust Grand Business Opportunity Seminar was on 26 Jan 2008 at Menara TM. This coming Saturday **1 Mar 2008, 10am to 12 pm**, we are going to have another FREE seminar at **Shah's Village Hotel**, PJ near AmpCorp Mall. The nearest LRT station is Taman Jaya station. As attendance is limited to 50 seats, we advise all interested individuals to register yourself at [www.myunitTrust.com/seminar](http://www.myunitTrust.com/seminar) NOW.

Last month when we open the registration, it was quickly grab by the hungry potential unit trust consultants. In the first 4 days we open the registration, all 50 seats is fully taken up. Luckily the place where we conducted the seminar allow us to open more seminar room to accomodate an additional of 50 people to join.

Why is that we want you all to attend the above seminar instead of sleeping/shopping/eating on Saturday morning.

1. This is the time where people of Malaysia are almost fully aware that the investment in unit trust is good - Opportunity, Easy to Market
2. The move by EPF to liberalise Account 1 withdrawal from as young as 18 years old has opened up huge market - Ready Market
3. This is one of the sunrise businesses that are easy to implement and very cheap to enter - Opportunity
4. Majority of corporate employees, small business owners, young graduates whether their backgrounds are engineering, graphic designing, accounting, finance, teaching, ahilil musik, doctors and lawyers are getting tired of working 9 to 5 job where they have no choice but to go to their workplace at peak hours-JAM. In addition, they don't like their salary as well. Ask your friends whether they think they are underpaid or overpaid?
5. The opportunity to be yourself, to love what you do and do what you love is now open wide
6. Meet with the author of myunitTrust.com blog



If you all miss the kampung environment, come to our seminar. Below is the unit trust seminar place:



A very nice view of Shah's Village Hotel PJ

## **One Fantastic Day with Dr Lawrence Walter et al in Master Communicator Seminar**

Feb 22

It is interesting when you have to sacrifice your own hard-earned money to attend the most talked-about seminar that has influence many unit trust consultants in many ways specifically and the rest of the public in general locally as well as globally.

Lesson One, when you sacrifice something - you feel the value of that thing more! It is different from the seminar that I've attended for FREE during my career with the giant telcos. Why it is FREE! Because the company pays for you. The feel is different. So what is the feeling when you are the one paying. You feel the sense of ownership..., sense of responsibility, sense of HIGH value. If you don't listen, if you don't learn you have got to pay again. How much!!! Very much. Therefore when we were in the seminar room, we pay ATTENTION. Say again, we pay WHAT? .... Pay Attention. If we don't pay Attention, we pay what... we pay MONEY. And Dr Lawrence also says "I really REALLY want to be a Master Communicator". The whole participants (that includes Unit Trust Consultant, Unit Trust Agency Manager, Unit Trust Group Agency Manager and other Officers, Managers from Sara Lee, Tanah Sutera etc) are asked to repeat the quote above with HIGH Energy.

I like the style of how Dr Lawrence conduct and control the seminar. There is small CHALLENGE early in the morning that I encountered. I could not find the lift to the Berjaya Time Square Hotel. I am in the Berjaya Time Square already at 9am, but it takes

me 10 minutes to find the lift to the hotel. There are many lifts there. AND I don't know which is which until Cindy (Lawrence Walter Seminar Manager) call me that everyone is waiting. They could not start until I come. She gives me the direction. Boom... Alhamdulillah I found the lift.

I met Cindy and register myself for the seminar. Full of participants. Many of our group were there that includes Azizah, Wan, Jas, Lizaimi, Tini and Eliza.

Lyn open the seminar and introduce Dr Lawrence. Lesson Two, try something different from others. When Dr Lawrence is introduced, he didn't come forward but he plays a few selected movies that are blended and refreshed to create SYNERGY and ENERGY, that remind you something, that associate you with something you have seen before. These create and generate interests, transfer the FEELING with energy. After that, then Dr Lawrence comes forward. But, he did not repeat to say I am Lawrence bla.. bla.. blaa... Great introduction. But he says ... ".....) I forgot the exact word. The gist of his introduction is ENERGY. The Energy to excel = money. Passion begins with an absolutely positive mind.

Lesson Three, starting today we should have "NO COMPLAIN, NO BLAME, NO GOSSIP & NO EXCUSES". Anything happen, it is my fault. Can you say it. " Anything happen it is my fault.

Lesson Four, when we open our mouth, we must make sure that we add value to our listeners. We must have PASSION to add value to others. We must have PASSION to add value to our clients. We must have PASSION to add value to our unit trust consultants. We must have PASSION to add value to our loved ones. We must have PASSION to add value to our TEAM. We must have PASSION to add value to our ...

Lesson Five, when we repeat something many times, it became habit, it became behaviour. It became PATTERN. What we need is the PATTERN. Many people have the knowledge, but they don't have the PATTERN. We don't want to know the theory. We want to learn the TECHNIQUES.

Lesson Six, he tell stories. The first story is about the two fisherman. Before he continues, he asks the audience " Do you like to fish? ... He waits for the response from audience... He asks "If you don't like to fish, do you like to see people fishing? Give me the sample of fish names. The idea is that he successfully get the audience participated automatically. Furthermore, he wants the audience to say YES.

Lesson Seven, get small YESs before you get BIG YES!

Lesson Eight, by telling stories, you attract your audience. Your audience will easily remember stories than numbers, remember stories than theories. STORIES vs THEORIES. STORIES stores into your memory. THEORIES theos your memory.

Lesson Nine, when he tells stories, he also shows pictures on the slide presentation. Pictures of fisherman in the boat. STORIES and pictures help audience to remember deeper.

Lesson Ten, after the stories, he wants us to discuss in our group on what we have learned from the stories. You see how he creates the environment so that people use their brain and discuss. This is brainstorming.

Lesson Eleven, he asks “Why must we learn to be a Master Communicator?” and discuss with your buddy next to you. What technique he uses. Questioning techniques and get the team to interact.

Lesson Twelve, after action by the audience, then he shows the objective of Communication. Communication is used to:

1. build relationship easily
2. motivate others to do ...
3. ....
4. ....
5. ....
6. ....

Lesson Twelve, to be continued. Time is late already. I need to do one more assignment. Write about GOOD things of your buddy. And don't forget we are also running a FREE seminar for you. Why we want you to become a Unit Trust Consultant. Click this link to know more and to register to our FREE seminar while the seats are still available. We take only 50 people per session. So hurry up.... [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar)

## **Close to 100 people attended our Unit Trust Consultant Grand Seminar**

Jan 27

This is the first time our Agency conducted the “Seminar Usahawan Unit Amanah” or Unit Trust Entrepreneur Seminar outside our office and outside Vistana Hotel. We chose Menara TM as it is the highest place in Lembah Pantai. If you don't familiar with Lembah Pantai, it is around Bangsar. Why the highest, because in the unit trust business you can go as high as you wish. I like to borrow quotes from the “Pursuit of Happiness” movie - “Don't ever let somebody tell you, “you can't do something”... Orait. You got a dream... you got to protect it. People can't do something themselves, they wanna tell you, you can't do it. You want something... go get it. Period.” You repeat this quotes with American slange-add more feeling...more touching... I notice few people beginning to cry when they see this slot.

So what a surprise yesterday, we expect 50 people to come but in the middle of our seminar, many more people join. We have to open the partition of the seminar room and bring in more chairs to accomodate them. Some photos taken before and during the seminar using my N70 handphone. Not bad ha... So to those who want to join this business you can call/sms Azah 013-3970588 or register to our next FREE Seminar at [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar)



One day before the seminar



During the seminar.

## **How Can You and Me Create 50 Unit Trust Agency Manager?**

Jan 14

Yesterday 13 Jan 08, we have conducted Unit Trust Business Opportunity Preview (BOP) from 11 am to 1230pm at our Unit Trust Agency Office in Cheras Commercial Centre and continue from 1:30pm to 400pm for 7 Steps of Successfull Selling training to our new Unit Trust Consultants (or Perunding/Agen Unit Amanah in BM).

We were surprised to the number of candidates that attended the BOP. There were 12 young guys/gals came to our training room under my invitation and all of them are very excited to join this sunrise industry.

So, this morning while having a breakfast with my lovely wife, I start thinking, imagine, visualise, affirm (and all other words that we learned from our Goal Setting Seminar) how if every week we could bring 10 new consultants. So every month we should have 40 potential unit trust consultants attending the seminar (BOP). Now every year you and me could have 480 potential unit trust consultants. What a huge number. To be realistic, imagine out of 480 potential unit trust consultants that came in a year, only 50% signed up. So how many of them? It is 240. And out of 240 only 20% have the courage to be an Agency Manager which is equal to 48. Why I mention 50. The other 2 is me and my partner.

Look and sound easy haa... Yes it is. Thus if anyone in this beautiful, peace, clean country of course Malaysia la... would like to join the unit trust business, we would like to show you the way, the power of leverage and the power of duplication. Click <http://www.myunittrust.com/seminar> to register or just sms Azah 013-3970588.

We are going to have our 2008 Unit Trust Seminar at the highest place in Lembah Pantai Kuala Lumpur. So don't miss this opportunity. For those who have heart attack, gayat or else, please ensure you bring your friends along.

Place: Level 50, Menara TM, Jalan Pantai Baru 50672 Kuala Lumpur

Time: 10:00 am to 11:59am

Date: 26 Jan 08 (Saturday) - while other people sleeping, watching TV you come to our seminar. You won't regret.

Register for FREE: call/sms Azah 013-3970588 or click [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar)

Download directions to Menara TM: [pdf file](#)

or just view the map below:



The Menara TM building (above) and the map (below) where Menara TM is indicated by C in the picture. Ample parking space at Menara TM on Saturday. You can park either under the building parking lot or legal public parking space in front of the building. If you come with public transport, the nearest LRT station is Kerinchi.

## **Unit Trust Consultant Goal Setting Seminar 2008**

Jan 01

2008 has come. We have got to set our direction clearly, so that we know where we are going. To assist our unit trust consultants, we will be conducting a Goal Setting Seminar at Univerity Malaya City Campus Jalan Tun Ismail, Blok C Aras 2, Seminar Room 3 & 4 (next to Open University Malaysia) on 5-Jan-08 from 8:30am to 5:30pm. So far 90 agents has confirmed their seat.

Some of the topics that will be covered are:

1. The impact to UTC and clients on EPF move to reduce service charge and to liberalise the minimum balance requirement of EPF Account 1
2. Understanding the function of conscious mind and subconscious mind and how to exploit the strength of each function
3. Translate your dream into reality
4. Strategy and action plan
5. Taking Actionnnnnnnnnn!!!!

This seminar is only for our registered agent. For those who want to join this promising industry register at [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar) or just click at FREE SEMINAR banner on the sidebar of this page.

## **Brighter Future for New Unit Trust Consultants**

Oct 28

The announcement of EPF new scheme on 23-Oct-07 (read the Star at <http://thestar.com.my/news/story.asp?file=/2007/10/23/nation/19244569&sec=nation>) where people can start investing in unit trust if their EPF Account 1 is greater than RM9000 is a plus plus news for all unit trust consultants/agent and also for those thinking to join this sunrise industry.

What does this mean to you.

Before the new scheme, on average only people with the age of 31 and above can invest in unit trust (my favorite one of course is Public Mutual) because they must have at least RM55,000 in EPF Account 1. But starting Feb 1, 2008 the requirement is reduced to RM9,000, thus all young officer/technician/accountant/lecturer/doctor/lawyer/engineer/ahlil musik/ you name it, can start investing in the unit trust. For example 25 y.o executive that has RM20,000 in EPF Account 1 can invest 20% of (RM20,000-RM9,000) = RM2,200. Who think this is small! This is very very big guys. Imagine how big is the market when Feb 1, 2008 opens up to all the young chap to invest. Every year close to 100,000 fresh graduates entering the jobs market. They all are made compulsory to put a portion of their money in EPF. Within 3 years they will have this RM20,000 in their EPF Account 1. Ahah...

So who want to grab this explosive opportunity and its real. Let you and me help all those young chap to invest. Become a unit trust consultant now. You have 3 months to go before Feb 2008 to get ready with the unit trust consultant licence. So do it now. There are 3 types of people in this world, 1. who don't know what happen, 2. who only see what happen and 3. who make things happen. I know you must belong to the no 3 group. If you do call/sms me 013-3640043 or register at [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar). We conduct weekly FREE unit trust (mutual fund)seminar on how you can build your own business in unit trust industry. We are one of the fastest growing unit trust agency in KL. Every week our seminar received more than full participants.

Come on register at [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar) you will also receive FREE e-book and special report on how to build successful business entity when you become the member of myunitTrust Network mailing list.

My neighbour, Robert Kiyosaki says "The rich is looking for network, everyone else is looking for work..." So join our network [www.myunittrust.com/seminar](http://www.myunittrust.com/seminar)

## **Unit Trust (Mutual Fund) Grand Business Opportunity Seminar**

Jul 24

We are inviting all hungry potential Unit Trust Consultants to come to our unit trust business opportunity seminar at The Legend Hotel on 25-July-07 Wed 7:30pm to 9:30pm. This is the Grand Business Opportunity Seminar or previously known as Grand Business Opportunity Preview which we normally held only 4 times a year in KL. Just grab it now. Call me 013-3640043 Arif or register online through <http://seminar.myunittrust.com>

Read on... Thus if you think:

1. you have what it takes to succeed in the business
2. you don't like 9-to-5 job that force you to work like a donkey but earn like a monkey
3. you want to escape the corporate rat race where normally they practice rat-eat-rat mentality to succeed
4. you want to choose the people you work with
5. you want to start business with minimal investment
6. you want to travel overseas every year
7. you want to work from home
8. you want to reap the rewards of numerous tax advantage
9. you want to enjoy the opportunity for unlimited income
10. you want to have the chance to build your success while empowering others to succeed

Don't wait anymore. Time is running out. Join this sunrise industry. Call me 013-3640043 Arif or register online through <http://seminar.myunittrust.com>

And I think you already know that the current economic model that we live under now is broken. Think of the following statements:

1. Major corporations, companies are laying off thousands of employees
2. Half a million jobs a year are eliminated by technology and never to be replaced
3. The secret to true financial independence is working for yourself
4. Most jobs are built on working more hours to get more income - This is what we called "trading time for money trap"

Also remember that what Robert Kiyosaki says

1. If you want to get rich, don't go to school - what we do here is learning by doing
2. The rich is looking for network, everyone else is looking for work - In Unit Trust (Mutual Fund), we are looking for network.



Call me 013-3640043 Arif or register online through <http://seminar.myunittrust.com>

## **Opportunity to Become a Unit Trust Agent is Wide Open**

Jul 12

Yesterday 11-Jul-07, we have the third session for Seminar Unit Trust 2007 at Public Mutual Office in Cheras. There are plenty of hungry potential Unit Trust Consultant/Agent coming from all over Malaysia. The presenters are Zaidah and Jas that discuss about

1. Corporate Profile
2. Malaysia Unit Trust Industry
3. Malaysia Unit Trust Market Potential
4. Joining Public Mutual
5. Benefits of Becoming Unit Trust (Mutual Fund) Consultant/Agent
6. Promotion to Help new Unit Trust (Mutual Fund) Consultant

The testimonial is given by Arif who shares his experience on how he transforms from an engineer to a successful unit trust consultant.

The candidates were very excited and some even sign on the spot to become an agent. We are going to have a bigger Unit Trust Business Opportunity Seminar at the Legend Hotel on Wed 25 July 07 after Maghrib 7:30pm. For those who are interested to listen to our talk please call/sms Arif 013-3640043. Admission is worth more than RM50 but we provide it FREE for the first 10 participants. Hurry up.