LEGACY BUILDER FINANCIAL SERVICES

WEALTH. PRIDE. PEACE OF MIND.

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Build a Business of Your Own

What if you could build something meaningful without inventing the product, creating every system or figuring it all out alone?

A candid look at a supported path to building an independent business through education, leadership, mentorship and an established platform.

For professionals exploring a part-time business, a career transition or a long-term path to ownership.

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THE BIG PICTURE

Employment, entrepreneurship and a changing world of work

Most people consider two routes to building a better financial future. Each has real strengths, and each has real trade-offs.

Employment

Employment can offer stability: a regular paycheck, defined responsibilities, often benefits, and colleagues who share the load. For many people it is the right choice.

Traditional entrepreneurship

Starting a business can offer independence and ownership. It can also require capital, time, product development, employees and a tolerance for uncertainty.

A third path?

Independence combined with an established platform, products, training and support. A route for people who want to build something of their own without inventing every part of it.

4.1M+
Americans turning 65 annually through 2027, creating new retirement and financial decisions [1]

39%
of workers' existing skills employers expect to change or become outdated by 2030 [2]

$124T
projected to transfer to spouses, heirs and charities through 2048 [3]

Employment can provide stability. Entrepreneurship can provide ownership. But work itself is changing, and financial resilience increasingly means having skills, assets and options that are not tied to one employer.

> **What if a Plan B were something you built before you needed it?**

Employment projections are global estimates and do not predict the future of any specific occupation, employer or individual. Market and demographic statistics do not predict business income or success.

THE TWO PATHS, BY THE NUMBERS

Two proven paths. Two very different trade-offs.

Both paths are admirable, and both ask a lot. Here is what each can look like.

The saver's path

Investing $12,000 at the end of each year for 40 years at a hypothetical annual return of 7% would grow to approximately $2.4 million.

$12,000	40	$2.4M
per year	years	approx., hypothetical

A meaningful result, and a reminder of how much time and consistency traditional wealth accumulation can require.

What if some of your effort could also be directed toward building a licensed financial-services business with potential long-term economic value?

The founder's path

Independence and ownership, but often capital, product development, employees, infrastructure and outside investors.

15%	~1 in 2
median founder ownership at IPO, 104 tech companies [4]	new private-sector establishments remain in operation after five years [5]

None of this is a criticism. Founders build much of the economy we rely on. It is simply a long list, and each item takes time, money and risk.

What if you could pursue ownership without inventing the product, raising venture capital or building every system from scratch?

The cost of waiting

Investing $12,000 at each year-end at a hypothetical 7% return:

≈ $2.40M	≈ $1.13M
over 40 years	over 30 years

Ten fewer years reduces the hypothetical ending value by approximately $1.26 million, even though the difference in contributions is only $120,000.

This illustration concerns hypothetical investing only. It does not estimate or imply earnings, profitability or business value from the opportunity described in this paper.

Hypothetical mathematical illustration only. Assumes a constant annual return, annual year-end contributions and no taxes, fees, inflation or volatility. It does not represent any product or guaranteed result. The Crunchbase analysis involved a specialized sample of technology companies reaching IPO and is not representative of all businesses. Business survival data are for U.S. establishments generally, not any particular industry or model.

THE THIRD PATH

An opportunity to build something of your own

There may be a third path: building an independent, licensed business in the financial services industry through an established platform.

Capability	Starting from scratch	With an established platform
Products	Identify or source products and providers	Access to approved products, subject to licensing and appointments
Training	Assemble education independently	Structured licensing, product and compliance education may be available
Guidance	Find mentors independently	Mentorship and field support may be available
Infrastructure	Build or purchase tools and processes	Technology and operating resources may be available

Depending on licensing, certifications, carrier appointments and platform availability, the business may include life insurance, annuities, health insurance and Medicare-related insurance products. Additional financial-services capabilities may become available in the future and would require the appropriate licenses, registrations and approvals.

It remains a real business. It requires licensing, relationship building, consistent effort and a willingness to learn. **Results are not automatic or guaranteed.**

What it is

- An independent, licensed business in financial services
- Built through an established platform
- Supported by training and mentorship
- Offers a path to explore business ownership through licensed client service

What it is not

- A job with a salary or benefits
- A shortcut or a guaranteed income
- A passive investment or guaranteed source of income
- Right for everyone

What does it cost to begin?

As of November 2026, getting started requires a one-time $199 technology-platform access fee. Separate licensing, examination, background-check, errors-and-omissions insurance and other business costs may apply. Fees are subject to change and vary by state, carrier and individual circumstances. The current written schedule of required and optional costs is reviewed during the due-diligence conversation.

Could you build something meaningful while helping other people become more financially informed?

Participation is subject to licensing, carrier appointments, representative agreements and program rules. Full terms are reviewed in the written documents.

THE FINANCIAL-EDUCATION GAP

Information is everywhere. Understanding is not.

Financial information has never been easier to find. Social media, search engines and AI can produce an answer in seconds.

But information is not the same as knowledge. Knowledge is not the same as wisdom. And none of them automatically creates confident action.

47%
average share of personal-finance questions U.S. adults answered correctly in 2026, the lowest in the index's ten-year history [6]

25%
of U.S. adults showed very low financial literacy in 2026, up from 20% in 2017 [6]

$5.2T
U.S. consumer credit outstanding in September 2026, excluding real-estate-secured debt [7]

The 47% figure comes from a nationally representative 2026 survey of 3,602 adults covering earning, spending, saving, investing, borrowing, insurance, risk and information sources.

The opportunity

The challenge is not simply a shortage of financial content. Many families still need trusted people who can help make information understandable, relevant and actionable.

- **The need is personal.** Protection, retirement income and legacy planning matter in every economy.
- **Trust is the scarce part.** Products and answers are easy to find. A trusted relationship is not.
- **Skills can be learned.** Listening, educating and following up are skills, not personality types.

What might change if more families had access to patient, trustworthy financial education?

Financial-literacy and consumer-credit statistics describe broad national conditions. They do not establish that education alone causes wealth or predict demand, income or success for any representative.

THE WEALTH FORMULA

Working hard creates income. Financial education helps turn income into wealth.

Most people are taught how to work for money. Far fewer are taught how money works, or how to turn income into lasting financial strength.

Building lasting wealth involves more than earning. It requires learning how to keep more of what you earn, put time and compounding to work, manage debt and risk, protect what you build and transfer it intentionally.

Step	What families need to understand
Earn	Build valuable skills and create reliable income
Keep	Manage cash flow, debt, spending and the effect of taxes
Grow	Understand compounding, inflation, the Rule of 72 and appropriate diversification
Protect	Prepare for emergencies and manage health, income, liability and longevity risks
Transfer	Coordinate beneficiaries, estate documents, ownership and charitable intentions
Teach	Pass financial habits and knowledge, not only assets, to the next generation

The Rule of 72

At a hypothetical 7% annual return, money would take approximately 10 years to double. At 3% inflation, purchasing power would be cut roughly in half over approximately 24 years. The Rule of 72 is an approximation, not a prediction.

These principles are not reserved for wealthy families. They can be learned at any income level. Outcomes still depend on income, resources, behavior, time, economic conditions and individual circumstances.

What if your work helped families learn this formula, and helped you live it more intentionally yourself?

Educational only. Hypothetical illustrations; diversification does not ensure a profit or protect against loss. Tax treatment varies and Legacy Builder does not provide tax advice.

TRAINING, AI AND LIFELONG LEARNING

What changes when you don't start with a blank page?

Starting independently does not have to mean figuring out everything independently.

An established training, mentorship and support system can provide a clearer starting point, practical guidance and access to people who have already navigated the learning curve. It cannot eliminate the work or guarantee results. What it may do is help the right person begin with a map instead of a blank page.

A blank page

- Every decision is new
- Lessons are learned alone
- Progress is hard to measure

A map

- A clearer starting point
- Guidance from experienced people
- Support when it gets difficult

Why continuous learning matters

Employers expect 39% of workers' existing skills to change or become outdated by 2030 [2]. OECD research also finds that adults tend to underinvest in training, even when the returns exceed the costs [8].

The lesson is not that experience has lost its value. It is that experience becomes more valuable when it continues to evolve.

A structured learning environment may help people develop financial knowledge, communication skills, licensed capabilities and greater professional adaptability. It cannot guarantee income, licensing or business success.

What would that support look like in practice? That is one of the most important questions to explore.

Fixed mindset vs. growth mindset

Fixed mindset
"I'm either good at this or I'm not." Feedback feels like criticism. Challenges are avoided to avoid failing. Change feels like a threat.

Growth mindset
"I can improve with effort and good guidance." Feedback is information. Challenges are practice. Change is a chance to learn.

Why it matters: When skills, tools and careers keep changing, the ability to keep learning matters as much as what you already know. A growth mindset does not guarantee success, but it helps people adapt, learn from setbacks and keep improving, a habit worth building in any career. The idea comes from psychologist Carol Dweck.

Workforce statistics are global employer expectations and multi-country research. They do not predict the outcome for any individual or guarantee job outcomes. Training availability, content and quality vary and do not guarantee any result.

WHY YOU CAN TRUST THIS CONVERSATION

Why should you trust Nanda?

Before you trust the opportunity, know the person inviting you to explore it.



Nanda Sringari

Founder, Legacy Builder Financial Services

Licensed Insurance Producer

Entrepreneur · Husband · Father · Mentor

A note from Nanda

I started in engineering and information technology, trained to look beneath the surface and understand how things really work. That mindset led me into entrepreneurship, where I learned that building anything worthwhile takes patience, resilience and good people.

At the center of my life is my family. Sangeetha has been my partner in life and in business, and together we raised three children, now adults. Long before I entered financial services, our family had achieved financial independence. I share that not to impress you, but because it changed how I think about money.

Money matters, but what it makes possible matters more: choices for a family, protection for the people they love, dignity in uncertain times and the freedom to contribute to something bigger.

Eventually, I began asking myself a different question:

> *What should I build next, and who could it help?*

That question brought me to financial services and led me to found Legacy Builder Financial Services. I want to help families understand money more clearly, and to help the right professionals explore whether this business could fit their future.

I remember the mentors who believed in me, sometimes before I fully believed in myself. Now I want to do the same for others: to recognize potential, tell the truth and stay present when the work gets difficult.

If you're looking for something meaningful to build part-time, or considering a career change, let's have an open, honest conversation. We can explore the possibilities, ask the important questions and see whether there is a genuine fit on both sides. Then you can decide for yourself.

What drives me

I believe wealth is bigger than a number: it is confidence, protection and the freedom to choose your next chapter. My goal is to help one million families build stronger financial futures and to develop leaders who carry that mission forward.

Education before decisions

You should understand why, not merely be told what to do. I explain first and welcome your questions.

Truth before excitement

We discuss the work, costs, limitations and written terms, not only the possibilities.

People before transactions

I would rather earn your trust than rush your decision. Your family, goals and timeline deserve respect.

Team Legacy includes professionals in the United States and Canada. This paper describes the U.S. opportunity; Canadian terms differ. Financial independence is the author's own circumstance, not a representation about anyone's results.

THE INVITATION

Do not make a decision from this white paper

This paper is not intended to persuade you to start a business. It is intended to help you decide whether this model deserves 30 minutes of thoughtful due diligence.

During the conversation, we will explore:

- Details about the business opportunity in financial services
- What the work actually involves, and how licensing and training work
- How compensation, expenses, chargebacks and renewals are structured, and what company-approved participant data, if available, shows
- What it costs to begin and operate
- How renewals and succession or transfer opportunities may work
- Whether the model fits your goals, schedule and strengths

No obligation. No income promise. No decision required. Just a candid review of the education, licensing, work, costs, compensation and written agreements.

Scan to book

Book Your Due-Diligence Conversation

1. **Schedule** a 30-minute Zoom conversation at calendly.com/nandasringari/meet-on-zoom or scan the code.
2. **Bring** your goals, your schedule and your toughest questions.
3. **Decide** on your own timeline, with the facts in front of you.

Know someone who is exploring a career change or a Plan B? Forward this paper or introduce us by email. A suggested line: "I read something about financial education, changing careers and building a Plan B that made me think of you. It may be worth a 30-minute conversation."

How we are compensated

Licensed representatives may receive commissions and other compensation when clients purchase products or services available through the financial-services platform. Compensation, product availability and renewal provisions depend on applicable licenses, certifications, carrier appointments and written agreements. No income is guaranteed.

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SOURCES

Where the facts and figures come from

Statistics are from the cited public sources and were reviewed as of November 19, 2026. Figures change; please verify before relying on them.

[1] Alliance for Lifetime Income, "Peak 65" research: more than 4.1 million Americans turning 65 each year through 2027. allianceforlifetimeincome.org

[2] World Economic Forum, Future of Jobs Report 2025: employers expect 39% of workers' existing skills to change or become outdated by 2030. Global employer survey (1,000+ employers, 55 economies), not a guaranteed job outcome. weforum.org

[3] Cerulli Associates, U.S. intergenerational wealth transfer forecast: about $124 trillion through 2048 to spouses, heirs and charities. cerulli.com

[4] Crunchbase, founder-equity analysis of 104 technology companies at IPO: median founder ownership of 15%. A specialized sample, not representative of all businesses. crunchbase.com

[5] U.S. Bureau of Labor Statistics, Business Employment Dynamics: roughly half of new private-sector establishments survive five years. bls.gov

[6] TIAA Institute–GFLEC, 2026 Personal Finance Index: 47% average correct; 25% very low literacy (20% in 2017). 3,602 adults, nationally representative. tiaa.org

[7] Federal Reserve, Consumer Credit G.19, September 2026 release (November 6, 2026): about $5.2 trillion outstanding, excluding loans secured by real estate. federalreserve.gov

[8] OECD, Employment Outlook 2025, "Staying in the game: skills and jobs of older workers in a changing labour market." Multi-country data, not a prediction about an individual. oecd.org

Disclosure and disclaimer

This paper is educational only. It is not an offer of employment, a solicitation to purchase any product, or individualized investment, tax, legal or financial advice. The opportunity described is an independent business opportunity. No income is guaranteed, no typical or expected earnings are stated, and participants may earn little or no income and are responsible for their own business expenses. Results vary widely. Participation requires the applicable licenses, carrier appointments, eligibility and acceptance of written agreements, and is subject to program rules. Fees, currently a one-time $199 platform access fee plus licensing, errors-and-omissions and other business costs, are subject to change. Hypothetical illustrations, including the 7% and Rule of 72 examples, are not predictions or promises. Third-party statistics were reviewed as of November 19, 2026, may change, and do not imply endorsement. Insurance and annuity products may have fees, charges and surrender periods, and guarantees depend on the issuer's claims-paying ability. Legacy Builder Financial Services and its representatives do not provide tax, legal or accounting advice through this paper; please consult your own advisers. Edition: November 2026. NPN 21273835.