# THE BIG PICTURE PROSPECTUS

### "Your Vehicle for Perpetual Income, Health, & Longevity"

Never before in the history of American business has a financial opportunity of this magnitude been introduced to North America --

The purpose of this handout is two-fold:

(1) To educate you on the benefits of the Interior Design® nutritional weight management, health/wellness, and fitness program...

(2) To introduce one of the most exciting business opportunities of all time...

Today, more than ever before, people are concerned about the overall affects of aging and health. Weight management, longevity, good health, illness risk reduction, fitness, vitality, beauty -- these are the goals and desires of every generation. Society as a whole is concerned about the need for high-quality nutritional products. We all recognize the demand for a healthy lifestyle system that's build upon the foundation of sound health and scientific principles. These principles are found in INTERIOR DESIGN® NUTRITIONALS.

One of the major trends happening today in North America is the explosion of interest in health and fitness. The weight loss and nutrition industry is a 40 billion dollar industry and is projected to go to \$50 billion by 1995 and \$100 billion before the turn of the century! The Nutritional Supplemental Market is estimated at over \$3 billion annually. More and more people are getting into specialized nutrients and minerals that help protect the body. Nutrients like anti-oxidants that help neutralize free radicals which are oxygen molecules that have gone haywire in the body. "Free radicals damage the basic structure of cells, and thus may contribute to the development of cancer and heart disease and to the effects of aging." University of California at Berkeley Wellness Letter; January 1993. According to the National Center for Health Statistics, the Chicago Tribune, and the American Cancer Society, very few Americans eat the recommended minimum of five servings of fruit and five servings of vegetables a day. The U. S. Government's 1990 dietary guidelines suggest: 3 to 5 servings daily of vegetables, 2 to 4 of fruit, as well as 6 to 11 of breads, rice, pasta and grains, and 2 to 3 of meat, eggs, poultry, and dried beans. This is 23 servings of Most of us find it impossible to even come close to these food daily. quidelines. What about a vitamin supplement that replaces whole food groups?

What we're introducing is high-tech, state-of-the-art nutritional research. The latest weight loss, weight management, and full spectrum anti-oxidant nutrients, sonic enhanced drying, patented coordinate covalently bonded branched-chain amino acid chelated minerals (200% more absorption of minerals) and whole food group replacements as in our "A La Carte™" Nutrients (Fruit, Vegetable, Grain, Dairy, & Meat-Free) supplements.

Seventy-five percent of deaths in America are caused by heart disease and cancer; 25% everything else. "Americans have spent over 22 billion dollars to fight cancer in the past 20 years (and spend five times that amount each year on treatment for the disease) -- and yet experts agree we're losing the war. The incidence of cancer has risen 15% in the last two decades and death rates from the major killers have changed very little. This is why so many people are saying that the war on cancer is 'medical Vietnam'". Thomas A. Waltz, M.D.; President & CEO, Scripps Clinic and Research Foundation. 40% of cancer in men and 60% of cancer in women is related to diet -- J. National Cancer Institute. The cover story of Time Magazine (April 6, 1992) dealt with supplements for the American Diet.-"The Real Power of Vitamins -- New research shows they may help fight cancer, heart disease and the ravages of aging." The article goes on to suggest that proper nutrition and vitamin and mineral supplementation may delay the onset of chronic illness such as cardiac, lung, and gastrointestinal diseases, stroke, diabetes, cataracts, arthritis, osteoporosis, bronchitis cancer, and emphysema, Parkinson's Disease, and the aging of the immune system. Supplementation may also protect against a host of other ills ranging from birth defects, premenstrual syndrome, the side effects of menopause, low density LDL cholesterol, abnormal brain and nerve cell functioning, and fatique.

New research indicates anti-oxidants (Beta-Carotene, Vitamin C and Vitamin E) prevent low-density LDL cholesterol from forming deposits which clog up the arteries that pump blood to the heart -- a major cause of heart attacks. Vitamins C and E prevent formation of nitrosamines, which also cause cancers.

Other nutrients that play a significant role in preventing health problems include Calcium, Vitamin D, and Vitamins B6 and B12. Calcium supplementation is particularly essential for women to help build a good bone mass, reducing the risk of bone-wasting osteoporosis in older age and Vitamin D helps the body absorb and circulate calcium. Vitamins B6 and B12 are essential for normal functioning of the brain and nerve cells. Deficiencies can cause confusion and memory loss in older people. And lack of Vitamin B12 seems to be a major cause of fatigue in some people. "It is clear that the nutrients in fruits and vegetables, particularly the <u>anti-oxidant</u> micronutrients are associated with <u>real and substantial disease</u> <u>protection</u>. And it is clear that in the U. S. at least, the population's intake of these foods is <u>remote</u> from the recommended levels." - Gladys Block, National Cancer Institute. "Americans consistently fail to consume even the minimum recommended servings of fruits and vegetables," Spring 1992 - The Nutrition Screening Initiative

- American Academy of Family Physicians
- American Dietetic Association
- National Council on the Aging, Inc.

"Only 10% of us eat a balanced diet. The other 90% should, of course, improve their diets. But they <u>all</u> should take supplements." Jeffrey Blumberg, Associate Director; Human Nutrition Research Center on Aging.

Doctors at Harvard Medical School, who have been following 22,000 male physicians as a part of a 10-year health study, have made a stunning discovery about anti-oxidant vitamins. They found that men with a history of cardiac disease who were given Beta-Carotene, an anti-oxidant supplement every other day suffered half as many hear attacks, strokes and deaths as those given placebo pills. No heart attacks occurred among those in this group who received Aspirin along with the Beta-Carotene capsules. Full Spectrum anti-oxidants (Beta-Carotene, Vitamin C, Vitamin E, Glutathione, Selenium, and Pycnogenal as available in IDN's *Vitox*<sup>™</sup> have a much higher rate of free radical protection than Beta-Carotene alone. Beta-Carotene may also prove powerful in combatting cancer as well. In countries such as Japan and Norway where diets are rich in Beta-Carotene, the populations have a low incidence of lung, colon, prostrate, cervical and breast cancer. (Ref: Time Magazine, April 6, 1992 "The Real Power of Vitamins").

Interior Design® Nutritionals (IDN) offers a line of products designed around a philosophy of total wellness and simple guidelines for healthy living and longevity. Interior Design® products support the idea of living a healthy lifestyle. The products are lower in fat and provide 8 essential fatty acids not supplied by the body; contain appropriate blends of carbohydrates, proteins, and soluble and insoluble fibers; and are fortified with vitamins, minerals and other nutrients in forms that are most easily assimilated for optimal physiological function. One of IDN's products (VITOX<sup>™</sup>) contains all of the anti-oxidants known to science.

Interior Design<sup>®</sup> Nutritionals is a division of Nu Skin International, Inc. Nu Skin is an  $8\frac{1}{2}$  year old, debt-free company that did \$500 million in wholesale

sales in 1991. They have the reputation of being one of the most successful entrepreneurial companies in America.

The March 1992 issue of SUCCESS MAGAZINE rated Nu Skin as one of the top Network Marketing companies in the country (cover story). In a recent issue of MLM Marketer, Nu Skin was rated as the TOP MLM GROWTH COMPANY in America.

Network Marketing, according to Success Magazine, is the most powerful way to reach consumers in the 90's. Maclean's Magazine (January 1992) described 1991 as the worst year for advertising since 1946. The verv nature of advertising has changed dramatically. "23% of department store sales in the U.S. are being rung up in outlets that are currently in bankruptcy." - Fortune Magazine - July 1991. "Over 43% of Americans find grocery shopping distasteful and the percentage is rising." - Fortune Magazine - July 1991. "The new source of power is not money in the hands of a few, but information in the hands of many." - Hohn Nalsbitt, Megatrends. All sorts of Fortune 500 companies are turning to Network Marketing. Gillette has a division which utilizes network marketing. Colgate Palmolive has a division that's also network marketing. U.S. Sprint and MCI are using Network Marketing as one of the most successful marketing tools in their history. Seven million customers recruiting 2 to 20 new customers each who's friendship within their circle makes it difficult for these new users to disconnect. Friends & Family -- the most successful promotion in the history of MCI.

You should know that Nu Skin has just gone through the largest regulatory and media scrutiny that any network marketing company has gone through in the last decade. And on both state and federal levels, Nu Skin has been given a 100% clean bill of health. Nu Skin is in compliance with all regulations and even beyond that, they are considered by some of the most stringent agencies to be the "model" company of the future -- a company that is setting the guidelines and standards for the MLM industry. Nu Skin is a member in good standing of the Direct Selling Association (DSA), an association that investigates potential members thoroughly for one year before allowing admittance. The DSA checks out the company's products, brochures, sales compensation plan, consumer protection policies; checks with Better Business Bureaus and State Attorney General Offices for complaints.

#### NU SKIN INTERNATIONAL, INC. DEBT-FREE, ROCK SOLID COMPANY

- \$8<sup>1</sup>/<sub>2</sub> Million Dollar 200,000 sq. ft. Warehouse & Distribution Center (currently processing 5,000 orders/day: capacity 200,000 orders/day).

- \$10 Million Dollars in Computer hardware and software featuring the "Sequoia System"

- \$30 Million Dollar 10 story, 126,000 sq. ft. Corporate Headquarters
- \$100 Million Dollars in inventory (paid for)
- Full Time Legal Staff
- Full Time International Development Department
- 2,500 Employees World-Wide
- New State-of-the-Art Product Research & Development Laboratory
- Order taking capacity in 8 languages
- Products shipped directly to Distributors and Retail customers
- State-of-the-Art Interactive Voice Mail System for Distributors
- Central Bookkeeping for all Distributors
- State Sales Tax Obligation Covered
- Prompt Commission Payments
- Close Relationship with the Distributor Network

- 44 Countries Targeted to Open in next 60 months (now open in U.S., Canada, Hong Kong and Taiwan; Australia & New Zealand opening mid-January 1993, Japan opening Spring 1993, and Mexico Summer/Fall 1993;Western Europe to follow.

●Nu Skin is leasing the Corporate Office Building "shell" with option to purchase from Boyer Company, a Salt Lake City-based development company. Nu Skin has just completed and paid for \$15 million in interior improvements & furnishings.

Created with exemplary standards, Interior Design® is a comprehensive program of nutritional products and information in a TOTAL WELLNESS SYSTEM. This is the most scientifically advanced nutrition program ever offered to the public. Previously, this division represented a mere six percent of company sales (\$500 Million in 1991). In an effort to position the products properly, capture and fulfill the obvious demand, and add emphasis to the need for these products, INTERIOR DESIGN® NUTRITIONALS (IDN) has become a separate division of Nu Skin International, Inc. with its own product line. Included in this product line is the Interior Design Weight Management Lifestyle System<sup>™</sup>. The technology incorporated in the Interior Design® products is <u>far superior</u> to that of other products on the market today. IDN is

on the forefront with cutting edge products and services for the weight loss industry.

WHY DIETS FAIL -- they are <u>low</u> or <u>very low</u> in calories forcing the body into a starvation mode (the body stores fats for preservation). They focus on scale weight and not on attaining a healthy ratio of body fat to lean body tissue, an important element for a healthy body. They deplete lean muscle mass and slow metabolism. In conventional diets, you lose one pound of lean muscle for every pound of fat, plus you depress your metabolism. Each time you go on a diet you lower your metabolism even lower causing you to gain your weight back at a faster rate when you stop starving your body and begin eating a higher caloric diet ("Yo Yo Syndrome").

The IDN program is based upon the <u>Principals for Optimal Fat Loss</u>: Lose fat, preserve lean body mass, increase metabolism, eat a high fiber, low fat diet, The IDN System also includes three new cutting edge and exercise. nutrients: Chromium Picolinate and I-Carnitine and I-tartrate. Chromium Picolinate helps decrease body fat and effectively uses amino acids to increase lean muscle tissue. This helps your body utilize its stored fat while protecting its lean body mass. Chromium also supports the body's natural ability to lower the body's total cholesterol and aids the normalization of blood sugar levels. Chromium is highly efficient for hypoglycemia and hyperglycemia, works as a co-factor, binding insulin to the cell. Chromium insulin increases efficiency in the metabolism of carbohydrates, proteins and fats and effects all vital cellular functions. I-carnitine and I-tartrate burn fat and use it for energy; regulate fat metabolism, improve stress, exercise and tolerance, and increase endurance.

Nu Skin fully expects this new IDN division to explode in growth in the next couple of years. Sales in this division are predicted to exceed \$600 Million by 1995! The reason for this explosion is because Nu Skin International Personal Care Division, followed the same proven pattern.

<u>Wholesale Volume</u>
\$ 40 Million
\$230 Million
\$500 Million

We are currently selling in excess of \$2 million/month in IDN in 1992. Company's Infrastructure is in place, product line is being expanded, all is in readiness for 1993/1995. Nu Skin will be expanding this product line by 50 products in the next year to include Weight Loss & Management, General Nutrition (children, tweens, teens, adults and seniors), Longevity & Wellness, Sports Fitness Products, Exercise and Sports Equipment, and a line of fat free foods (pastas & sauces, salad dressings) not available anywhere. The IDN division is a new opportunity to capture a <u>significant</u> portion of the expanding multi-billion dollar nutritional market (expected to be \$100 billion in the next few years). Nu Skin is committed to producing the finest quality nutritional products with the latest scientific findings in the world today just as they have produced the finest personal care products incorporating the latest technologies science and nature have to offer.

This is a ground floor opportunity under the Nu Skin umbrella. The first Network Marketing Company to give us the huge potential of a ground floor position without the financial risk of a new company! -- AND THIS IS ONLY THE BEGINNING; Nu Skin plans several other divisions over the next few years. The second being "PharmAssist™", a line of Over-the-Counter (OTC) drugs, developed after extensive research by Nu Skin scientists. OTC drugs is a \$11.2 billion industry in the U. S. alone! PharmAssist<sup>™</sup> products are produced under the guidelines of the Federal Drug Administration. Currently, PharmAssist<sup>™</sup> products are designed to effectively treat everyday problems like acne, undesirable perspiration, and the pain and infection caused by minor burns, cuts, bites, and sunburn. PharmAssist<sup>™</sup> is also focusing on oral hygiene and analgesics (80 million people take aspirin). Presently PharmAssist<sup>™</sup> is a part of the Nu Skin's Personal Care Division and is scheduled to become its own entity sometime in 1993/1994. As the demand for products and services increase, so will the Nu Skin divisions, and the financial opportunities for its distributor base.

This is an opportunity of unprecedented magnitude. Never before in the history of MLM has a Network Marketing giant like Nu Skin International created a separate division that will be world renowned for having the <u>finest</u> <u>quality cutting edge nutritional products</u> known to science.

Besides predicting \$600 million in nutrition sales by 1995, the Personal Care Division is expected to <u>double</u> to <u>\$1 billion dollars</u> in the same time period. This phenomenal growth is due to the aging of the baby-boomer population world-wide. In the years ahead, the weight management, nutrition, and personal care industries will explode due to this phenomenon.

In the United States alone, 76 million people were born from 1946 to 1964. The baby-boomers account for nearly one-third of all Americans, and this population explosion is world-wide, due to the returning of the armed forces after World War II. This market mass has moved through time continually dominating our society at each and every stage of their lives. Business and popular culture have always been happy to attend to the needs and desires of the baby-boomers, and with excellent reason: Their sheer numbers have repeatedly generated massive industries and proportionally lucrative business opportunities. From birth, the diaper industry, baby foods, clothing, and associated paraphernalia industries exploded. As they went through their childhood, Dr. Spock sold millions of books, more elementary schools were built in the 1950's, more high schools in the 60's, and colleges in the 70's than in any years before or since.

While society rushed to meet the baby-boomers' needs, business jumped to serve their desires for blue jeans, stereo equipment, fast food, movies, television, personal computers, imported status automobiles, jogging shoes, health foods, health clubs, workout videos, and home exercise equipment -all saw a tremendous surge in business throughout the eighties. What does the future hold? As the "youth generation" looks in the mirror, will they like it when they see sagging muscles, bulging fat and wrinkled skin? What does this have to do with you? It is said to anticipate the changing needs and desires of the baby-boomers is to see the business opportunities of the future. You are being offered the opportunity to personally capitalize on this market. We are looking for leaders like yourself to help us build a global sales empire in Interior Design® Nutritionals and Nu Skin Personal Care. According to a respected newsletter, the biggest change in the 1990's will be the "globalization" of the marketplace. Do you know how many businesses -big or small -- can consider international expansion? Nu Skin International, Inc. is expanding into 44 new countries in the next few years!

Blake Roney, Founder and President of Nu Skin International, Inc. started the company with a \$5,000 total capitalization and has built it in eight short years to a debt-free \$500 million corporation. He has three main goals for the future of the company:

- Build a Global Business

- Become a Multi-Billion Dollar Corporation (\$10 Billion Company by year 2000)

- Focus on Superior Cutting Edge Products and Services for Every Generation

According to the Direct Selling Association (DSA), there are 4,600 individuals earning \$150,000 or more a year in Direct Sales in the United States; ten percent (460) are from Nu Skin alone! This statistic is without Interior Design® Nutritionals. This division will explode EARNINGS because of the <u>demand</u> for better health, wellness and longevity, and the <u>consumability</u> of these superior products. Nu Skin foresees many Executive Group volumes exceeding \$100,000/month. Nu Skin pays Executives 14% on group volumes exceeding \$50,000/month, and this is only a very small part of the total compensation available to these individuals. In 1991, top leaders in Nu Skin averaged \$74,468 per month in commission and bonus overrides!

Actual Monthly Incomes - 1991

(From Nu Skin International Computer Base)

	Average	
<u>Title</u>	Monthly Income	<u># of Front Line Executives</u>
Executive	\$ 465	0
Gold Executive	793	1
Lapis Executive	1,483	2
Ruby Executive	3,416	4
<b>Emerald Executive</b>	6,904	6
Diamond Executive	e 16,909	8
Blue Diamond Exec	utive 74,468	1 2

• These are average monthly incomes and are not intended to imply a guarantee of any kind. As in any business, success takes hard work and commitment.

Tommy LaSorda, Manager of the L. A. Dodgers states,"Network Marketing is the most amazing wealth-building system I have ever seen. You need to discover for yourself why Network Marketing is called the greatest opportunity in the history of the world... The People's Franchise... the next step in the evolution of free enterprise!"

#### **NETWORK MARKETING -- THE PEOPLE'S FRANCHISE**

(1) Leveraging -- This concept is most common to Real Estate; down payment = ownership; property appreciates in value in a ratio to sales price, not in a ratio to down payment. Franchises use the same principle of leveraging. As J. Paul Getty stated "I would rather have one percent of 100 people's effort than 100% of my own efforts." Would you rather own one <u>McDonald's</u> or a percentage interest in all <u>McDonald's</u>?

One of the key factors why Network Marketing can be so lucrative is the principle of *Leveraging & Geometric Growth*. You will never become wealthy working for others. You are trading precious time for dollars. You are paid in direct proportion to your personal efforts. In Network Marketing (IDN) you are paid commissions and bonus overrides not only on your own business efforts but also on the production volume of other distributors throughout

your entire *international* sales organization.

For example, if you were to develop one new distributor per month and teach them to do the same thing, after one year you'd have over 4,095 distributors in your entire organization. You would then be compensated on this group's growing sales volume!

In a traditional company it takes a lot of capital to expand nationally or internationally. This is not the case with IDN. You can easily develop distributors in other cities, states, or even countries. In fact, it happens as a natural part of the business building process. You are building an international sales and marketing organization. In addition to markets in the U. S., Canada, Hong Kong, Taiwan, Australia, New Zealand, Japan and Mexico, Nu Skin will be opening in 44 new countries in the next 5 years, that's almost a country per month!

(2) Franchising -- While 90% of business enterprises fail within the first three to five years, Franchises have a much higher rate of success (97% success in the same period). This is due to training and management from the Franchisor. This same principle applies to NETWORK MARKETING -- you are not in business by yourself, there are many people working with you, and supporting you to assure your success, much like Franchising.

#### MOMENTUM

Many companies that market products go through certain stages of growth. Over 90 percent fail during the NOVELTY stage. During the ACCEPTANCE stage, there is still little recognition. But when PRODUCT RECOGNITION is reached, at around \$40-50 million per year in sales, POPULAR GROWTH begins. Sales can go up five-fold and more. Many will become successful because millions of people demand the product. Depending on the product and market size, popular growth can last many years.

IDN is presently nearing PRODUCT RECOGNITION. Popular growth is right around the corner, and in the next couple of years we expect IDN to exceed \$500/\$600 million in annual sales. Calvin Klein, after reaching \$5 million in annual sales climbed to \$250 million in 18 months. More importantly, IDN's parent company, Nu Skin International, Inc., upon reaching \$40 million skyrocketed to nearly \$700 million in retail sales in just 24 months!

IDN's estimate may be viewed as conservative, since a mere 5% of its projected market would make IDN a \$1.8 billion division.

## TRENDS

Today there are many trends converging. If you are serious about your financial future, it is imperative that you understand the business marketplace and trends of the 1990's. As best selling author John Naisbitt wrote in his book *Re-inventing the Corporation*, "by identifying the forces pushing the future, rather than those that have contained the past, you possess the power to engage with your reality." Dr. Ken Dychtwald wrote in his best selling book *Age Wave*, "Right now, it is possible to position yourself in front of a convergence of powerful trends that are creating a huge wave in the world of business."

Anytime there are lots of different trends happening at the same time and moving in the same direction, it creates an opportunity that is larger than any individual trend. There is a whole movement in this country and around the world of people who want to start their own business and create their own financial independence. Some of the things fueling these changes and trends are the recession, layoffs, inflation, aging of the baby boomers, changes in the advertising industry, and new ways of getting products to the end consumer.

The last half of the 1980's and early 90's have proved to be tough for many Many businesses that have provided a solid income base no industries. longer do. It takes more effort to earn less money. Corporations are downsizing; job security is a thing of the past. More businesses are striving to be "lean and mean" -- cutting costs by demanding that a smaller staff handle more work. When it's time for your company to cut back, will you make the cut? That's not job security. Over 3.8 million corporate executives, administrators and managers lost their jobs in the 1980's. "In the early 80's, much of the rise in unemployment came from young workers just entering the labor force, which was growing by roughly 2% annually. Now, the labor force is hardly growing at all, thanks to the falling birth rates in the late 1960's and early 1970's. That means that most of the newly jobless are people who have been working for some time and, therefore, have more to lose." Business Week, 1/14/91. The early 1980's are proving to be worse. The security of working for someone else is no longer there.

It's estimated that in 1995, for every middle management or executive position available in North America, there will be between forty and sixty applicants. What position is open for these executives? Employment patterns (the kinds of jobs and where they're located) continue to shift. Technology creates new jobs, which may be available <u>if</u> you have the needed

skills. It also makes other jobs obsolete. That's not financial security.

Management is quitting Corporate America in search of financial security, time and freedom. Everyone wants to take a vacation and enjoy a little rest and relaxation. But do the costs of airfare, accommodations, amusements, and meals make your vacation more a pain than a pleasure? Most people have dreams and goals. Will your current job make <u>your</u> dreams come true? Will your job provide you with the security and rewards you want in the years ahead? Many people are looking for a change of career. They are simply "burned out" on where their career has led them. Not only are they currently frustrated with what they do, the future looks even bleaker. They want change.

Many people are tired of working for someone else and want the freedom of running their own business. However, they feel trapped because they may not have the time, money, or expertise to start a business. Professionals have dreamed of starting their own business and have been looking to go out on their own for years. If you've ever considered starting your own business, do you know the price tag of a small franchise, or a small business? Here are recent costs of typical franchises: \$12,000/Instant Printing; \$50,000/Yogurt Shop; \$100,000/Sandwich Shop; \$175,000+/Fast-Food Hamburgers: Net Worth Required - \$500,000 excluding your personal residence.

Do you know the amount of time needed to run your own business? Do you know how long it takes an average business to become profitable? Do you know the failure rate of new businesses? Two out of three businesses fail by the end of five years! What options are left? How can we achieve financial independence? The <u>compensation</u>, independence, challenge and level of achievement can be at its peak when you are self-employed with the right business vehicle. This is why a new <u>home based</u> business is started every 60 seconds in America.

The population of the world is living longer and needs the products and services we offer. 76 million baby-boomers in the U. S. are aging and they don't like it. Young people in their 20's attitudes are changing. They are the first generation latch-key kids. Today is an era of the dual income family. More women with young children are employed outside the home, many because of economic necessity. This has become the norm. These young people are no longer the yuppies of the 70's and 80's. They are looking for lifestyle, and are returning to the family values of the 40's and 50's. "Among aspiring first-time homebuyers, young families in the 25-to-29 age group have been hardest hit. The percentage who own homes has tumbled from

44% a decade ago to just over 36% today." *Fortune*, 3/27/90. The cost of real estate keeps climbing--the median price of a single family home jumped 55% in the last decade. Can you afford to buy a new home? If you've been renting, can you even consider buying your first home? The cost of higher education continues to skyrocket: in fact, college tuition rose 149% in the 1980's. Can you afford to pay for one college education -- or possibly more than one? "Even if costs rise only 5% a year, four years of private college for today's newborn would run you \$128,260 in the year 2008; four years of public college, \$49,094.60." *USA Today*, 1/8/90.

There is a realistic solution to the economic uncertainties and financial challenges of the future. A solution where you chart your own course instead of being tossed around by circumstances beyond your control.

America and the world is changing. Nu Skin International is ready for this change. Their infrastructure is in place. They are prepared for the future offering financial freedom and lifestyle change, longevity, wellness, health, vitality and beauty. This is an international opportunity for you to benefit from the trends of today, leverage your time, change the lifestyle and health of yourself and others, and create a global business from your home.

# • WINDOW OF OPPORTUNITY •

THERE IS NOTHING YOU CAN DO IN THE NEXT 12 - 18 MONTHS THAT WILL COMPENSATE YOU THE WAY THE IDN PROGRAM WILL. DEDICATION, HARD WORK, AND COMMITMENT WILL REWARD YOU BEYOND YOUR WILDEST DREAMS. IDN will be the top weight loss and nutrition program world-wide!

Your diversification into this lucrative business will prove to be one of the best business decisions you'll ever make. Many of the hassles of owning your own business or working for someone else have been eliminated while giving you the benefit of self-employment.

- 1. No Large Initial Investment
- 2. No Employees
- 3. No Expensive Legal Services
- 4. No Accounting/Accounts Receivable
- 5. No Overhead/No inventory Requirements
- 6. Immediate/Unlimited Income Potential
- 7. Time, Freedom & Lifestyle
- 8. Flexible Schedule
- 9. Global Business with no Territorial Restrictions

- Self-Employment Tax Benefits
  Independence No Boss!
  A MUCH MORE EXCITING & CHALLENGING CAREER!

We distributors believe this is the greatest company of this century. Peter Drucker said, "Opportunity in the marketplace comes because of a process of convergence. Convergence of forces together that were not previously together." IDN and the parent company Nu Skin International, Inc. have these forces -- One is superior cutting edge products, another is outstanding management with a focus on the future, another is the aging of the babyboomers world-wide, another is an astonishing bonus and compensation system, and another is an escalating sales pattern that you will never see again. We have in our hands Peter Drucker's <u>Concept of Convergence</u>. There is a "**WINDOW OF OPPORTUNITY**" as we set in place the marketing structure for Interior Design Nutritionals<sup>™</sup>. This is the greatest opportunity that you are going to see in your lifetime; we invite you to take part in it and get on board. We are here to support you all the way.

Please review the enclosed material. Call us for detailed product information or to learn how to get started in this exciting business opportunity.

Sincerely,

David W. Underwood ....(313) 984-8157 Leonard J. Trudeau ....(313) 364-6214

••"Weight Management Lifestyle" video available upon request.