



# "How a 29-Year-Old Pregnant Mum of Three, Stumbled Across A Little-Known 'Secret Business' That Took her from Zero to 9 Million dollars in 7 1/2 Years, One That You Can Start Too For Very Little!"

(EXCLUSIVE; FOR ONLY THE FEW MOTIVATED, AMBITIOUS SOULS!)

*Discover an opportunity that is so secret and so shrouded in mystery that only a small number of 'Insiders' are switched on to their full potential. Yet So Lucrative It Can Make YOU a Millionaire!*



**Best Part:** She is now **EXPOSING** this same business system to the few who want to experience the freedom of working from anywhere on their terms, while earning 6 figure income (can scale to 7 figures easily)... and the best part is we support you all the way, bringing your vision to life utilizing the same business model that took her from zero to **9 million dollars in 7 1/2 years!**

## DISCOVER THE **SECRET** MILLIONAIRE MAKER PORTABLE BUSINESS MODEL THAT'S...

Massive \$98 Billion sector; Lets You Earn 6-7 figures While Working Part-time hours Is all about service, you Do GOOD, Feel good & Always have a win/win/win! Fully Portable & Flexible Work on Laptop or Phone From Anywhere! No Selling & ZERO Advertising Cost (Zero client acquisition Cost) has Unlimited potential - \$98 Billion growth industry Little Start Up Costs, Very Low-Risk business (Next to no overheads), Service, so NO product Cost) **Protected sector, offshore competition blocked from entry Grateful clients happy To Pay YOU Outrageous Fees!**



FROM: MYRIAM –

‘MOTHER OF THREE AND CREATOR OF ‘THE REFUND SPECIALIST SYSTEM’

**Dear Friend,**

My name is Myriam, I want ten minutes of your time because what I am about to share with you will be TOTALLY worth it! So buckle up.

This isn't just a business, it's one of the only ways to get control of your financial future and your lifestyle- while doing GREAT,

pay-it-forward service to the greater community! A business that has been kept pretty 'hush, hush', because literally, it's life-changing!

A business that is wide open and ready for YOU to make insane amounts of money while working part-time from home or on the go. Big call? Maybe.

**But please let me explain and I'll tell you what this is all about...**

**I'LL TAKE YOU BACK TO WHERE IT ALL BEGAN...**

**(So you can see for yourself the GOLDEN opportunity that's right in front of you...the sheer brilliance of this “Secret Business” that I'm about to EXPOSE to YOU soon...)**

It started when I was 29 years old, and on maternity leave with my second child. The days were flying by and the thought of returning to work was literally making me ill. I REALLY wanted this time with my baby. Put simply, **I was desperate to stay at home with my newborn child and NOT go back to my teaching job.**

I was still feeling a bit guilty about my first child... how after a few short months, just when he needed me the most, I had to return to work and put him in care- JUST to pay the bills.



**Our little flat in Strathfield!**

I was determined that this wasn't going to happen with my second child. I didn't know how I was going to do it. All I knew was **I wasn't going back.** I can be real stubborn and I just had to find a way I could stay at home and still bring in the money ... there just had to be a better way I kept thinking.

## MY SEARCH BEGINS...

So, I started researching business opportunities. I bought those silly magazines that offer instant riches and sent away for a ton of information. Trouble was, most of what I got back was just plain silly. I mean, how gullible do these people think I am? I got information on making millions on the Internet. Multi-Level Marketing companies sent me information....  
(Does this sound familiar?)

## “WHAT A LOAD OF ROT!”

It seemed everywhere I looked I just got one BIG promise after another... each one better (and more ridiculous) than the next. Promising me the world as long as I handed over my money. But none came even close to what I was looking for! I was at the end of my tether. The time was fast approaching when I had to go back to work. The thought just tore at me. I could not imagine handing over my new baby boy and going back to that, I just couldn't. I just wanted a nice little business that allowed me to make decent money so I can stay home and look after my BABY... Was that too much to ask? Anyway, when I get desperate I pray in silence you know I think things like “please God help me here, I really want to be home with my boys, I know it's doable, I just need a little guidance” that kinda of thing...

## A CHANCE STORY ON A TV SHOW STATED MY JOURNEY.

Call it fate; call it my calling, maybe even karma, whatever it was, it didn't matter... all I knew was, **THIS WAS IT!** Sitting down one night watching TV, up popped the opportunity I had been waiting for. The show was about lost Superannuation and this mob was getting paid to track down super for people, getting 10-30% of the treasure, every time. These guys found the money, returned it, and took a cut of the money! Just brilliant! And the best part is that **everybody is happy**. The client received money she wasn't aware of and the business was happy because they were making money, doing good. Just brilliant! **Everyone wins!**

I TOOK THIS EVEN FURTHER, I SOON FOUND OUT IT WAS **BIGGER THAN I EVER IMAGINED!**

*Not only is there a lot of superannuation money left sitting there, but there is a whole heap of money just waiting to be found. Nearly \$98 Billion... Money that is just sitting there waiting for its owner. And if it isn't refunded to its owner, guess what happens? The government gets its grubby hands on it...I had to put a stop to this! And that was where my passion came in, I felt like Robin Hood, returning people's hard-earned money back...*

***I WAS A WOMAN ON A MISSION.***



Now as a child, I loved Robinhood – he was the guy who kept the Government of his day (if you remember, the sheriff of Nottingham) honest giving the poor folk a chance! It fitted me like a glove. I had to find out **exactly what kind of money was out there** .. where it was ... and **who this money belonged to.....** what I discovered completely changed my life **COMPLETELY!**

## ***\$\$ MONEY WAS EVERYWHERE IN THE BILLIONS \$\$***

It looked and felt like a maze, intentionally to prohibit me from entry... lol, my one strong grace was that I had the grit & tenacity of Hannibal! So seeing the tens & tens of Billions yes with a B! I wasn't stepping back!

**Just to give you an idea, did you know that...**



There are organizations holding Share and Tattersalls prizes, waiting for refunds and even better for us, they handed over about \$232,000,000 million last year Alone!



Do you realize there's un-touched bank accounts? Imagine! the amounts are staggering.



Current 2022/2023 figures show a figure of \$16.9 Billion dollars in Superannuation alone & increasing every year!



Government Annual reports reveal less than 5% ever claim their money... a whopping 95% needs refunding!

*I kept thinking if I can just find & Refund a fraction of this money I could be RICH! How hard could that be? My blood was up. Here was my escape route from the dreaded nine-to-five career trap. This was my ticket to **Freedom!***

**So what did I do?** I decided to start my own **Refund Business!** I just dove straight in and starting swimming (and learning :). You see, the more I dug, the better it got and the bigger my grin was getting. I had hit the JACKPOT... all I had to do was fill in the gaps.

## THE PEOPLE "IN THE KNOW" NO ONE WANTED TO SHARE THEIR SECRETS

"duh," you might say. "Of course, they're not going to tell you their secrets." And you're right. But I was a total newbie, with no business experience, I really thought people in the right places would guide me. But they locked me out...

I dug my heels in, first off I had \$273 in my bank account- so I sold everything I could, I bankrolled my business by selling Gold jewelry, designer shoes bags, you name it I sold it online; I bankrolled my business with \$5700. Next, I lobbied, got into meetings, got busy- I wasn't just going to find out all the secrets and tricks...I was going to totally own it. It was tens of billions in a very niche sector- refunding me was a no-brainer and **TOTALLY** worth my time and energy!

Anyway, I took a few wrong turns and hit a lot of dead-ends along the way. My learning curve was frustrating, Just 'filling in the gaps' took me a full year. A lesser woman would have given up... but I was a woman on fire

And I've got to admit, the first twelve months I struggled to get my systems in place. But I made \$87,000 that first year, and I was determined to dominate. After that, it was child's play. **I knew what to do, and how to do it, and then it was about maximizing.**

That's when it got easy. Within 3 years I had dominated and went about creating changes within the system that birthed what is now the Refund Specialist sector....

Within 18 months I sold my tiny Sydney apartment and took my family to a great big house, I hired an admin assistant and a cleaner... Not bad for a regular girl from Inner Western Sydney... but that was **ONLY** the Beginning.



# IT'S THE ULTIMATE **FREEDOM BUSINESS!**

*Nothing Else comes close....*

**This business gave me what I wanted, time to stay at home with my children and work only the hours I wanted...**

It was perfect, More money than I can refund in 500 years, zero overheads, zero marketing required, zero client acquisition cost, and a professional, genuine business I can scale to figures... And last but not least the absolute satisfaction of knowing I was doing good, giving refunds to people who were absolutely beyond themselves with happiness when I transferred them their \$\$.



**After achieving my first goal of being home with my kids and earning 6 figures, I got Ambitious!**

Then I was only working on average 25 hours a week, no office politics, no early mornings, no clocking in and out...I thought I was in heaven.... Just a little bit of detective work was all that was required and I had made insane money. And when I say work I don't mean slugging it out on the nine-to-five bandwagon. No. **It means hopping on my computer for my work, making some calls, sending some emails and then making bank.**

**My days were MINE. I'd slip on my detective's hat, fire up my computer, and let my treasure hunt begin. Within a few minutes I was in the process I call 'refunding'... and lots of it!**

There are 3 Core Steps to Refunding:



**Loving my Porsche!**



1st select the funds



2nd I find the person who it belongs to



3rd Refund & Take a cut of total \$\$

RINSE & REPEAT. YES, I LOVE SIMPLE 

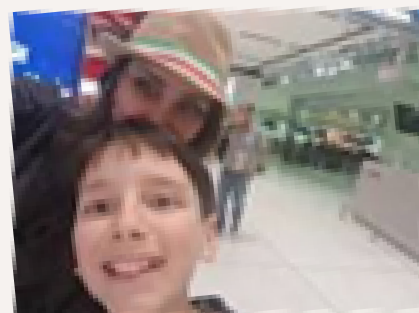
# AND THE BEST PART?

It's the **FREEDOM**. I have never worked more than **twenty-five hours a week... 50% of my work is after the children go to bed at night... I have ALL that extra time for myself and for my kids.**



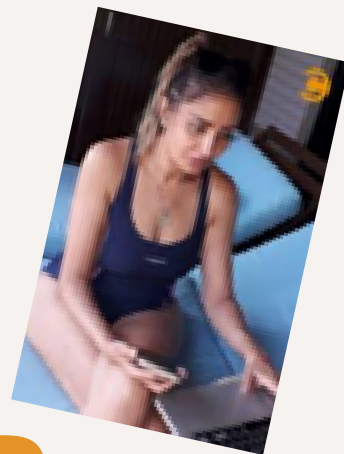
By discovering THIS 'Freedom business' I got to share those precious moments with 3 kids, 24/7... I was there when they said their first word, and took that first step....That was my biggest blessing!

But in Financial terms, it was life-changing- I started with \$273 in the bank, selling items to bankroll a business I barely knew... I turned that into \$9 Million \$\$ inside of 7 ½ years! That's the business, not me....



After buying all the experiences, travel, and fun I could buy for myself & my kids (my children have traveled to 45 countries, and lived in three countries growing up, all afforded to us by the Refund business) I Packaged my freedom business and took it into the world so OTHERS can also live gentler lives, with more freedom and capacity... this was and is very close to my heart,

*Introducing....*



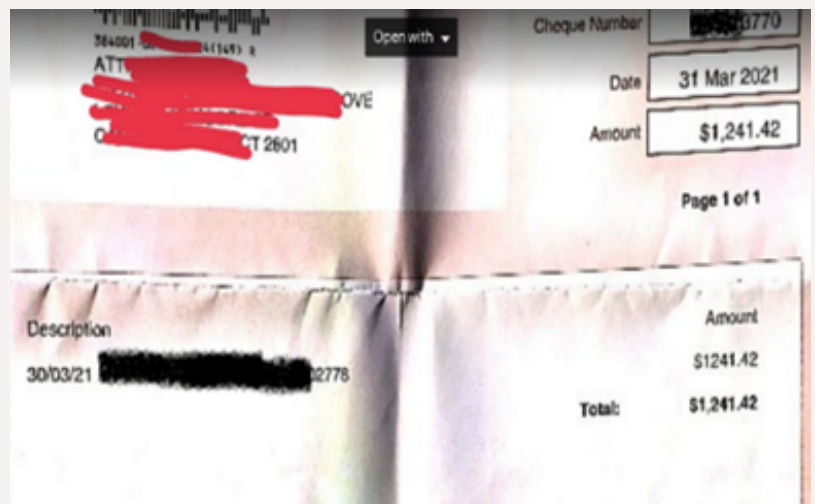
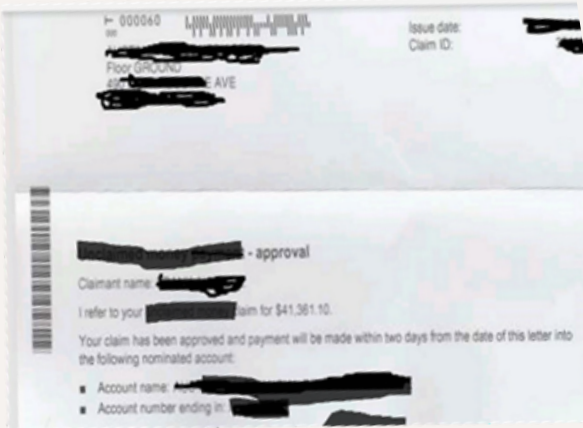
## " THE REFUND SPECIALIST SYSTEM "

The truth is, you and I aren't so different, our circumstances & stories might be different but I bet you want to be your own boss, control your **OWN life** and income, and create something amazing for yourself....you want to work on your own terms in something you love. **That's the reason you are reading; I am the foremost authority on Refunding - I authored the only 'go to' Refund Specialist System' a business training that anyone utilizes to launch into the Refund Sector within weeks, Create Business helps train & set up a limited number of people in an incredible business...virtually identical to the Refund business that delivered me all my dreams!**

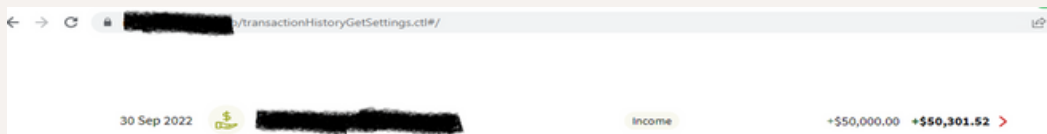
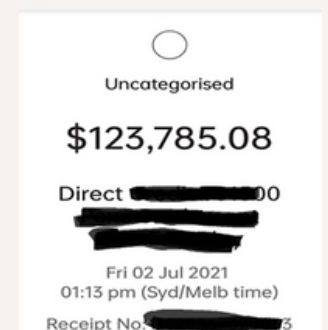
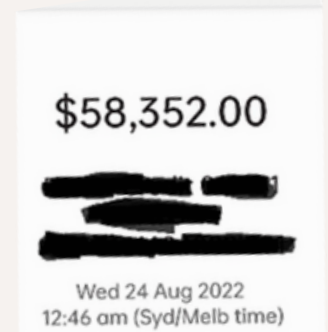
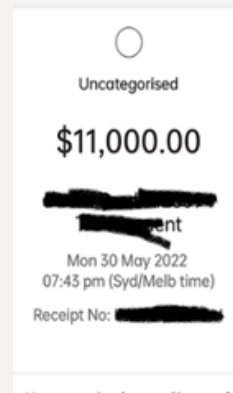
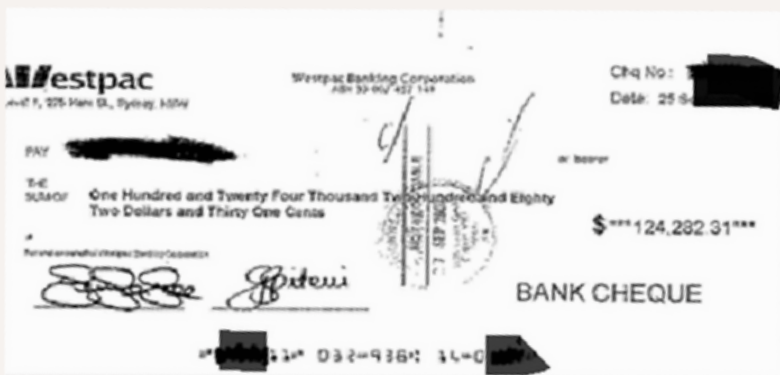
When I went looking there was nothing that actually gave ME the edge - **so I created it**. I think we all deserve a little miracle, a business with a soul, you can take anywhere - one with a lot of upside \$, that gives you the edge! The truth is massive sums are there, There is so much to go around, and it's constantly growing in billions every single year.



Anne with her first cheque for \$28,782.12 (she shares it on video)



Reg proudly holding refund cheque, this one alone was for \$482,829.25!





**'I have fondly nicknamed the Refund System  
the complete idiots guide because you have laid everything  
in an easy to understand format., thank you!'**

- Natalie B, Churchill, Vic



That's why I'm going to tell you the **full story** in a minute. What this business model is, how it works, and I'm going to show you **every bit of information you're going to need to be successful.**

## **FIRST LET ME TELL YOU WHAT THIS BUSINESS SYSTEM IS NOT:**

- **NOT** Multi-Level Marketing where you try to flog overpriced products to your friends, family & Neighbours.
- **NOT** some Internet get-rich-quick-scheme or Internet make money while you sleep.. it never works like come on people!
- **NOT** another "how-to course" or ' get in touch with your abundant self' capriole that gets you revved up with nowhere to go.
- **No this is an active business model, where we are there supporting you live all the time, and where our team rolls up their sleeves and helps you brand and launch! This is the real deal**

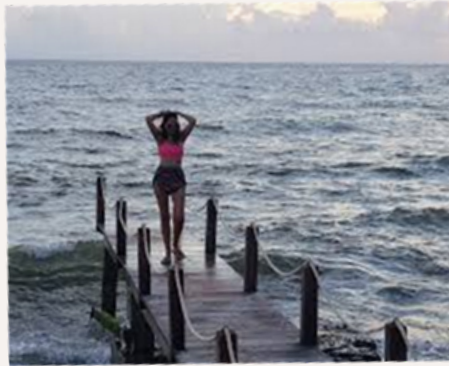


## **THIS IS NOT A FRANCHISE, ITS BETTER!**

I have felt that after all my hard work I would have had to give **10-15%** of my gross revenue to the franchise company. The answer is "I'd have hated it!" So, I decided to keep this affordable & simple... What you get, is the **exact same business system** that I have used to go from **\$273.00 to \$9,000,000** from my home office & while traveling with my kids. I only **work an average of 25 hours a week**. Mind you after the first 12 months, I started taking my family on 4 big holidays a year, every year... ( I just got back a month ago from the south of Spain Javea, 'working' in the sun, I just gather my clan and go off on a family adventure, my smartphone IS my office, so I could work **AND** play at the same time. This is **FREEDOM**.

**'I would also like to give you a BIG THANK YOU, I have tried so many things to earn a living from home, wasted soo much money and time purchasing & learning things, t in the end just rely on google as to whether I can make money or not... Your Refund system is different & is entirely up to me how how much money I earn, so once again thank you for this genuine business Opportunity'**

**- Pam I. Tin Can Bay QLD**



I want to share with you my third Refund ever, it was a **WHOPPING \$68,900.36!**

**Refund Notice**

Claim ID: [REDACTED] Original Owner Name: [REDACTED]

Refund Due: **\$68,907.35**

If you have any questions about this refund please contact Sue [REDACTED]

Commissioner of [REDACTED]

ANZ AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

Advice to payee -- Detach before banking

Cheque No: [REDACTED]

Cheque No: [REDACTED]

Date: [REDACTED]

Pay [REDACTED] CURRENTLY TIA [REDACTED] or order

Ref	Part	Time	For	Time	Amount	Rate	Unit	Cents
00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	35

**\$68,907.35\*\*\*\*\***

Operating Account [REDACTED]

**NOT NEGOTIABLE**

That was a single refund!

My total cost for this deal?

Let's break it down;

I made a total of four local calls (free)

I sent 3 email... total cost (free).

Plus it took about three hours of my time to finalize the refund, & get paid

And then and closing the file

The client was stoked!

That's right THINK about this; no customer acquisition costs, no marketing costs, my cost was my time and existing resources.... Pretty Darn cool, how many of those can. You do? **Let me tell you I can do this all day long, every single day!**

But that's not even as amazing as one of the participants we supported through The Refund Specialist System, this Queensland lady collected \$145,000.00 in a single job and her fee is \$26,100.00.

Get this; She made 3 calls and sent out 4 letters, (one registered mail) total cost \$9.50 and a little over 2 ½ hours work... that's it... \$26,100.00.

Yeah, as I said can do this all day every day...



Or Reg pictured below holding a cheque for a cool \$482, 829.25 – he was over the moon with that Refund, and he told you himself in a gorilla video I made with him, see it on our Create Business YT channel!



Let me just say anyone can do this; with a little determination.... **We skill you, brand you and launch you all in one, in one of the smartest businesses on the planet. One with the odds stacked in YOUR favor!**

I'm going to show you in detail where to look for...Refunds for everything you can imagine and a few you just cant.

- ✓ Un- Refunded Bank Accounts
- ✓ Pension Refunds
- ✓ Deceased Estates
- ✓ Real Estate Rental Accounts
- ✓ Refunded Utility Bonds
- ✓ Un- Refunded Salaries
- ✓ Superannuating
- ✓ Shares & Bond
- ✓ Lotto & Winning

PLUS A COUPLE OF REAL GEMS, **TOO HOT TO MENTION HERE!**



PLUS, we share with you exactly how to go through the whole process in start to finish case studies, the searches on video so you see it being done many times over, right up to getting paid, quickly, easily, and without too much fuss. Nothing is left to chance in Our Refund Specialist System... you get it all. The who, what, where and how of this exciting and very lucrative business all there, nothing hidden.



**Anna is earning over \$120K year!**

And sure, if you're reasonably intelligent and you possess a fierce determination to succeed, then you may figure this out yourself, after a year or two of dead-ends and wrong turns you may just know about 20% as much as we do about this business... almost. Don't forget that I dominated my industry for over 2 decades and literally wrote THE book. So why bother? Not when it's been all laid out for you on a silver platter... not when you get the step-by-step guide to shortcutting your way to success, and we do a lot of the heavy lifting for you!

If This Business System was available when I first started out, boy would I have JUMPED at it! You see, we have put the most incredible business System together in a simple, 'this-is-what-you do' format, with "real" sample of everything you can expect encounter. Plus we offer live support anytime you want we are there on chat directly with you, not just for a month or 2 NO! we are there a year, 2 years, 5 years.... We are your technical team! to making sure you get everything right ALL the time....That our commitment to you as a Refund Specialist System participant. And you can take that to the bank.

HERE'S THE EASY BUTTON, COME ONBOARD!

**CLICK AND YOUR IN...**







**First up, you get the complete system online with instant access. It's called **The Refund Specialist System!****

**Once Inside your portal on YOUR own dedicated Online Platform, you will find everything you'll possibly need to take you from rank beginner to expert in the shortest possible time.** It's all laid out in sequence... in a 'this is what you do next format'... so you go from start to finish (where you get to bank the revenue) without the frustrations I had to deal with at the start.

- ✓ **My Ten-Point Refund System Plan:** This step-by-step overview gives you the blueprint to follow that maximizes your chances of success. From what to do first up, right through to when you collect the funds, is all laid out for you in simple, every day language.
- ✓ **Where's The Money?** I give you every little thing you need to find out where the money is. I tell you what to look for plus where to find it and how to best select it. This took me years of trial and error to get it to this stage. You don't have to bother. Just plug straight into this system and you're off and running from day one.
- ✓ **Where's The 'Money-Owners'?** You'll discover how to quickly and easily find the owners of the money you find. Don't play blind archery. Study this section and find out how to locate these people without hassle. (This is a crucial element to your success.)
- ✓ **Sample Documents:** Every piece of correspondence you're going to need is compiled into this tool box. The letters, the forms and communications everything. Resource Tool Box FULL Of Answers To Your Every Questions, covering answers to every possible question you may have.
- ✓ **A Success Library Tool Box** for getting you thinking and functioning at maximum form!
- ✓ **24/7 Online Support** via our online Support platform, real, live, technical business chat support + you have access to ebooks, training videos, and interactive Answers to your questions via a Q& A feature and much more...

Basically, you get this Amazing system to **"FIND AND MAKE INSANE MONEY"**... the works, all laid out for you on a silver platter. But there's loads more...

**FREE BONUS GIFT**

*"Things are going well with my business, it was on part time basis. Though I have recently gotten some larger refunds! Thanks again for providing this business. It's so nice to work from home."*

-Jody M, Caloundra, QLD

**FREE BONUS GIFT #1: The Guide To Managing Your Business For Maximum Profits.** If you're an old hand at business, you may not need this resource. However, if you're new to the business and just starting out, you'll find will be invaluable. It reveals how to set your business up the right way so you can begin making a very real PROFIT. From selecting the right business structure for your business to bookkeeping, right through to getting your goals for the business down, **everything is covered. This info gets you up to speed in no time. Its linked and ready for action, no hard thinking required Valued \$697.00 FREE with your Refund Specialist System.**

**FREE BONUS GIFT #2: The Refund Specialist Systems - Resource Tool Box.** This is going to save you a ton of time and frustration. This contains all the letters and documents you're going to need to operate your business. Hit the ground running from day one. Simply copy the letter or document required- It's that simple. **Valued at \$1400 FREE with your Refund Specialist System.**

**FREE BONUS GIFT #3: The 30-Day Acceleration Launch Videos.** Listen to this video series & let me guide you through the steps needed to launch obstacle-free. Hear me explain exactly what you should and shouldn't do. This is your fast start to Refund Specialist success. It's like having me on hand 24 hours a day guiding you in the right direction. Let me coach you to success in the quickest time possible. **Valued \$3197.00 FREE with your Refund Specialist System.**

**FREE BONUS GIFT #4: The Personal Support any day/ everyday chat.** This bonus makes sure you get this business down pat without any hassles. You get your business's initial set up critiqued by us personally + Plus e-mail consultations directly to our support team, where you can get all your questions down and get your answers fast! **Valued at up to \$2700.00 FREE with your Refund Specialist System.**

**FREE BONUS GIFT #5: The Question & Answers Tool Box, 1000s of questions answered,** your most pressing questions answered, answers to every possible question you may have. Worth it's weigh in pure gold!  
**Valued at \$987.00 FREE!**



**FOR YOU**

**Whenever you are unsure or you get stuck, just hop on the support chat and ask us any questions you may have, or hit us up on email- ... we reply fasssst!**

**There is nothing that you will encounter that we haven't conquered.**

Imagine having the chief industry expert as your business advisor. Rarely ever get into business with an industry advisor in their corner, let alone the industry's founder... If you are interested in this industry, you'd want to get your hands on this System!

Getting your hands on this complete cash cow system is just like having your own franchise, but without the hefty price tag and without those limiting restrictions either. And once you fully master this system, the money will come freely, quicker than you could ever imagine. One find will lead to another as your detective's skills get honed to a razor's edge...

**BUT THERE are Bigger Options too...**

**You can take it one step further if you're really keen (or hungry) & want to EXPLODE your PROFITS. And here's how...**

*Introducing...*

**"THE VIP REFUND SPECIALIST SYSTEM"**

You get everything in the **Australian & Ultima System** but you also get a whole lot more... You get access and operational know-how in order to operate your Refund business in New Zealand, The monstrous USA Refund market, as well as the super lucrative UK and Canada Refund market... I am always salivating thinking about the money available internationally... PLUS your very customized branding, website, search engine optimization, and a lot of individual support on Zoom with the founder (moi), that's **VIP!** With the VIP, the world is your oyster..

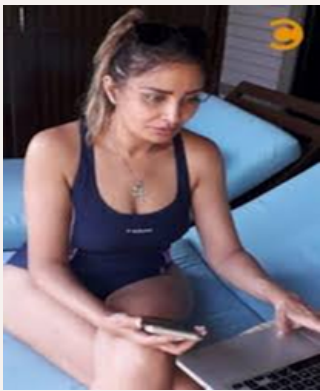
## ‘THE VIP REFUND SPECIALIST SYSTEM’

That’s right. You can easily launch your business on a worldwide scale. The Australian System includes everything you need to know about finding and Refunding Money. And for most people, that’ll keep them busy!

With The **VIP** in your hands, you’ll do just that. Is like having a treasure map that covers the globe. It’s a portable global business on steroids!

NOW if you want it all, and want that true one on one support- only the VIP can deliver that, its truely the Creme de La Creme.

*Travelling and working internationally, yes that is my business attire.*



*Sailing in the Caribbean for months with my family, while running my Refund business, I can't even tell you how cool that is to do. Refund business, I can't even tell you how cool that is to do.....*

***Refunding Changed everything for me, and my Refund Specialist Participants... It's a game changer!***

**READY FOR A GRAND ADVENTURE?!**

Which ever option you choose, **your life is about to change for the better.** If you're sick of slaving away each day for pittance, then this opportunity is your escape route to Absolute **FREEDOM.**



**My place before Refunding  
'THEN'**



# MY PLACE AFTER REFUNDING 'NOW'



If you've got kids and want to share those precious moments with them, then this is the ideal opportunity.

You're at **HOME**.

You don't need to leave the house. But guess what? Your bills are covered and you're quietly stashing away more money than you've ever imagined.....



I will let the pictures tell the story... I believe a picture is worth 1000 words... You can work from the pool side, or the beach café you love You can work from the pool side, or the beach café you love, or you can rock climb with your kids like I do while carrying your business on your smart phone... and guess what? Your bills are covered and you're quietly making more money than you've ever seen.

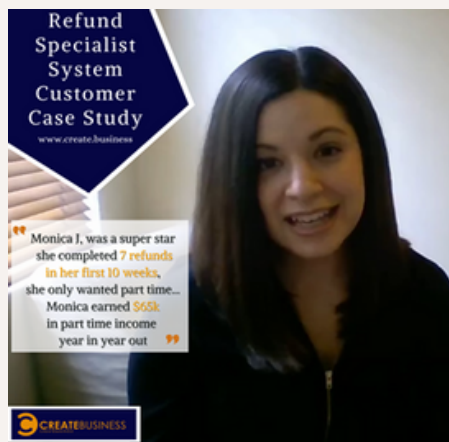
That's what being a **Refund Specialist** is all about. Freedom business, without any of the business traps- There's no face to face business, no special attire to wear, no advertising or no marketing cost... you simply contact the owners of the money via Email and phone and reunite them with their money- and boom you're making a 6 figure income.

# IT BECOMES ADDICTIVE! ❤️

And it does become addictive... in a nice way. Because it's **FUN**, Exciting; hunting **LOADS** of sweet money, getting on with the satisfying task of giving money to grateful, happy clients (while keeping a chunk of every refund for yourself, legit!)

I've never experienced anything like it! And this excitement never stops. You still feel the same thrill every time; no matter if it's your first find or your twenty-first find... it doesn't matter. **The thrill of the chase, the excitement of the find remains with you!**

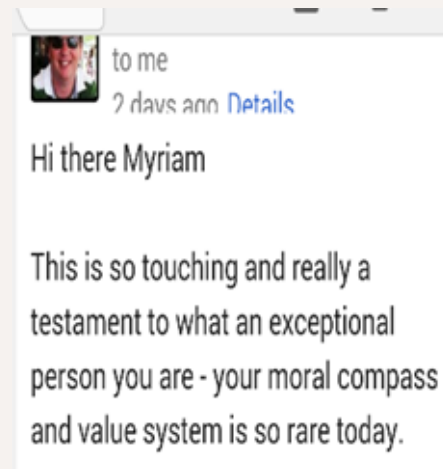
So by now, you're probably wondering about the price. That's understandable. And I must warn you, it's a steal! But when you consider what many people pay for a franchise you'll realize **just how affordable we have made this money-cow business system.**



Most franchise systems cost many hundreds of thousands of dollars... and that's just for starters. You've then got property rental costs, employee costs, monthly franchise fees, marketing costs, tens of thousands in overheads, and the list goes on.

And if I had gone through all the legalities of setting up a franchise system I'm sure **I could have asked at least \$70,000.00 for the Refund Specialist System.**

You know what? I didn't want to do that. Who needs all the aggravation? My life is simple; I'm content. So I've designed this as a world-class business system. **AND made it affordable! This way, you can afford to get in!**



*It is a win/win and the only way I like doing things! Remember, in business you will get out of it what you put in & that's just the way we like it!*

<b>LAWN MOWING SERVICE</b> Average Net Profit Before Tax = \$39,000	<b>CARPET CLEANING SERVICE</b> Average Net Profit Before
<b>ONLINE RETAIL STORE</b> Average Net Profit Before Tax= \$26,000	<b>MORTGAGE BROKER</b> Average Net Profit Before Tax = \$55,000

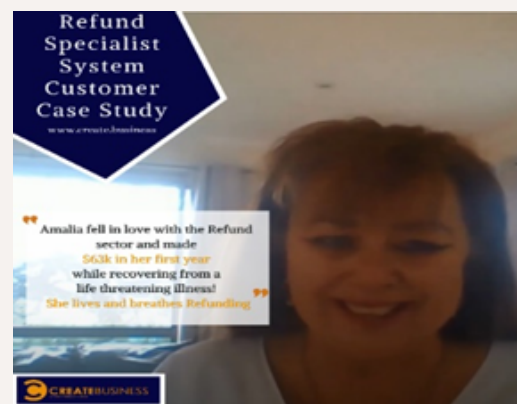
And even starting  
a business from  
scratch is gonna  
cost you.  
Entrepreneur  
Business Centre  
lists many  
businesses in their  
magazine.

As you can see, even the humble lawn mowing service is going to cost you a ton of money to start. And in my opinion, you'd have to be crazy to do this kind of harsh work, especially in today's weir weather/ weird pandemic environment. I say **NO** to **hard WORK** and a resounding **YES SMART work**.

## THE DIFFERENCE IS EVERYTHING!

You see, as a Refund Specialist your main tools are your computer, the internet, and your phone. So your start-up costs (and ongoing overheads) are SO low they barely exist! If you want in the **Australian Refund Specialist System**, you will need to invest **\$7,997**. That's it  
(see application for details & terms).

And if you really want to get serious and take your business across Australia & the global market, the **Ultima Refund Specialist System** is just a total of **\$9,497**. So for just a fraction of the expense of starting a silly lawn-mowing business, you can be in your own Refund Business, working from home or garden doing part-time hours while earning a fantastic income.



Now, if you want 'la crème de la crème', the **VIP Premium Refund Specialist System** is your go-to! And at only **\$12,497**, it's the rocket fuel to your dream Refund business - **The VIP Refund Specialist System is your go-to!**

# 365 DAYS ROCK SOLID SUPPORT GUARANTEED!

At Create we are determined you get great results like what I've achieved these 23 years. So we are committed to your success by providing you access to our online support platform and all your questions answered by myself and my team! That's where we resource you & answer EVERY question you have on your business.

For those that say this is too good to be true. Well, don't get carried away just yet. **There is one small catch to this offer** small catch to this offer. It's a small matter, and very reasonable. **This Business opportunity is NOT for everyone.**



You see, my team and I only work with limited individuals at any one time...We have a small specialist team, So it's important that we only work with those who are hungry to go hard with this business. Who are willing to put in the sweat equity, so they can reap the massive rewards.

We run a fast, fun environment! We like to win, win, win... for our participants ... so If you have a victim's mentality, and can't take responsibility for yourself and your actions then we aren't the right fit. if you are someone who thinks that living a life where you choose when to work & when to play and still be making great money, is too "good to be true", let me say that's exactly how we do life here at Create ...we want people who want to make this kind of lifestyle as their reality- to be part of the movement towards great lifestyle, great income, and living one's dreams.

We are totally committed to living a life worth living and that's the business model to make that happen. We only want to work with people who have similar ideals and goals. It makes things easier... If what you've read so far ticks your boxes, if you are motivated, honest, and willing to work in your own business on your own schedule, have a good vision of what that life looks like, then I urge you to get in touch with our team to onboard pronto!

If what you've reached so far ticks your boxes, if you are motivated, honest, and willing to work in your own business on your own schedule, and have a good vision of what that life looks like, then I urge you to fill out the order form [HERE](#).



REFUND SPECIALIST SYSTEM	INDIVIDUAL COMPONENTS	AUSTRALIAN	ULTIMA INTERNATIONAL	VIP PREMIUM
REFUND SPECIALIST SYSTEM - INSTANT ONLINE ACCESS		✓	✓	✓
FULL RESOURCE KIT FOR A PORTABLE BUSINESS TOOL BOX		✓	✓	✓
GUIDE TO MANAGING YOUR BUSINESS FOR MAXIMUM		✓	✓	✓
REFUND SPECIALIST: THE FINAL STAGE, RESOURCE TOOLS		✓	✓	✓
INTERNATIONAL REFUND SPECIALIST MODULES		✗	✓	✓
FAST TRACK AUDIOS ONLINE TOOL BOX		✓	✓	✓
Q&A QUICK ACCESS ONLINE SYSTEM - ALL YOUR QUESTIONS ANSWERED!		✓	✓	✓
24/7 ONLINE SUPPORT (12 MONTHS) WITH ONLINE RESOURCE TOOL BOX		✓	✓	✓
Q&A HISTORICAL RESOURCE ACCESS		✓	✓	✓
ACCESS TO ONLINE SUPPORT VIDEOS - TUTORIALS, EBOOKS, AUDIOS, ETC		✓	✓	✓
ONLINE SUCCESS LIBRARY		✓	✓	✓
30 DAY BUSINESS LAUNCH TRAINING VIDEOS		✗	✓	✓
INITIAL BUSINESS SET UP CRITIQUE		✗	✓	✓
BRAND DEVELOPMENT INFORMATION MODULES		✓	✓	✓
WINNING PHONE CALLS MODULE		✓	✓	✓
WEBSITE & BRANDING ALL DONE FOR YOU		✓	✓	✓
CHAT FEATURE ON THE ONLINE - LIVE DAILY		✓	✓	✓
ULTIMATE SKIP TRACING SKILLS MODULE		✓	✓	✓
START TO FINISH    CASE STUDIES MODULE		✓	✓	✓
FIRST YEAR INDUSTRY ASSOCIATION MEMBERSHIP PAID		✗	✓	✓
DEALING WITH BARRIERS MODULE		✗	✓	✓
ADDITIONAL SUPPORT FROM OUR SUPPORT TEAM		✗	✓	✓
FULL SEO		✗	✗	✓
PLUS MONTHLY ONE ON ONE ZOOM CALL FOR INITIAL 6 MONTHS PRIORITY SUPPORT ACCESS		✗	✗	✓
WEALTH PATHWAYS VIDEO SERIES - 4 PART WEALTH BUILDING MODULE		✗	✗	✓

\* Licence fee of \$77 per month applies automatically on ongoing basis after the initial 12-month anniversary in the refund specialist system.

And just imagine waking up at a time that suits you. You have a leisurely breakfast, boot up your computer, and then you go treasure hunting. Within minutes you've set your sights on a potential find. Maybe even a big one. Time seems to stand still. Your blood starts pumping as you realize you're going to pull this one off. **And anywhere from 10 to 30% of all refunds will soon be yours. Now how's that going to feel?**

**WELL, I'LL TELL YOU. IT'S A M A Z I N G ! :)  
REFUNDERS ARE FOR LIFE!!!**

**But guess what? Jump on board and you'll soon  
find out for yourself.**

Nothing beats it. **Absolutely nothing!**



I'm looking forward to working with you. If this excites you, call us in Australia Free call 1800 617 111  
USA Free call 888 210 6554 or international at +612 8916 6480 to get started on this amazing journey!

Warm Regards,

*Myriam* ❤️

