



Franchising

A. Franchise / Territory License Fees (Upfront Cash)

If the master buyer sells exclusive state rights to 50 state partners (e.g., Texas, Florida, California) for a modest \$25,000 per state franchise license, the buyer collects \$1,250,000 upfront before even taking a share of lead revenue. Even at 20 multi-state regional blocks at \$50,000 per territory, that is \$1,000,000 in licensing fees.

B. Recurring Monthly SaaS / Technology Fees

50 state affiliates paying DWM a basic \$2,500/month platform access fee to receive filtered Nationalwillkit (NWK) leads = \$125,000/month (\$1.5 Million ARR) in pure software/platform revenue for the master owner.

C. The Raymond James Override (High-Net-Worth Wealth Conversion)

An NWK lead seeking a "Free Will Kit" often reveals real estate, cash, and investment portfolios.

If a state franchisee converts just 10 leads a month into \$500,000 AUM portfolios (\$5M new assets/month), a standard 1% advisory fee yields \$50,000/year.

Taking a 20% DWM override on 50 states generates millions annually in passive backend clearing fees.

Strategy Level	Asking / List Price	Target Buyer Profile
Enterprise Master Franchise Package	\$350,000	• Registered Investment Advisors (RIAs) • Independent Broker-Dealers (IBDs) • Super-OSJs, Multi-Family Offices • FinTech Aggregators • Insurance carrier network • Managing General Agents

3. Sell the "Build vs. Buy" Economics:

Establishing two nationally trademarkable, lead and generation brands (NWK + DWM), creating the lead-routing architecture, and drafting 50-state Raymond James-style affiliate frameworks internally would cost an enterprise firm \$300,000+ in corporate legal fees, software development, and executive time —and take over a year to deploy.

4. Using Raymond James as the blueprint gives your master franchise framework a proven, multi-billion-dollar enterprise structure.

Raymond James' success hinges on its AdvisorChoice® matrix. Rather than treating every branch identically, Raymond James offers distinct affiliation models, providing independent firms with access to central technology, compliance oversight, product inventory, and marketing engines while allowing them to run their own independent operations.

2. The Three Affiliation Tiers (Copying the Raymond James Grid)

Raymond James succeeds because it gives prospective firm partners options on how tightly they want to align. In your franchise presentation packet, present three affiliate models for state-level buyers:

Tier A: Independent Partner (High Payout / Low Central Support)

Raymond James Equivalent: Independent Contractor Division (ICD).

How it works: The state-level financial/legal firm pays DWM a fixed monthly technology & lead access fee.

Revenue Model: The partner firm retains 80% to 90% of all fees generated from converted NWK/DWM leads. They use their own brand name locally but feature an "In Partnership with Nationalwillkit" badge.

Tier B: Corporate Affiliate (Balanced Payout / Full Lead Feed)

Raymond James Equivalent: Traditional Employee / Corporate Branch.

How it works: DWM handles all ad spend and marketing within that state. The state affiliate firm acts essentially as an exclusive regional service center.

Revenue Model: DWM takes a higher revenue cut (e.g., 40% to 50% split on all estate planning, wealth management, or insurance products sold to those leads).

Tier C: Master Territory Franchisee (Exclusive State Developer)

Raymond James Equivalent: Super-OSJ (Outer Office Supervision Location).

How it works: A large firm buys the exclusive territorial rights for an entire state (e.g., Texas or Florida). They own all leads coming out of NWK for that state and can sub-license smaller local advisors within their territory, taking an override.

3. The Revenue Grid & Override Model

Raymond James compensates advisors based on a Gross Production Grid. For DWM, set up a simple two-way monetization stream that your buyer can deploy on day one:

Lead Access Fee (Fixed Upfront): State affiliates pay DWM a monthly platform fee (\$1,000–\$5,000/mo depending on state population) to unlock their state's lead pipeline.

Override & Referral Splits (Backend Variable): When an NWK lead requests a basic Will Kit, they are funnelled to DWM's backend. If that lead upgrades to a \$3,000 Estate Trust Plan or transfers \$500,000 in Assets Under Management (AUM) to the local state firm, DWM takes a 10% to 30% platform override fee (referral/clearing fee) via contract.

Memorandum of Understanding (MOU)

Interstate Referral & Business Co-Operation Partnership

1. Purpose

This Memorandum of Understanding sets out the framework for a non-exclusive referral and business co-operation agreement between [Your Business Name] (“Primary Partner”) and [Interstate Partner Name] (“Alliance Partner”).

The objective is to leverage the NWK and DWM frameworks across state borders, share warm client leads, and co-service clients requiring multi-state financial advisory coverage.

2. Scope of Co-Operation

Interstate Lead Sharing: The parties agree to pass warm prospective client leads to each other when a client resides in, expands to, or acquires assets within the other party’s primary operating state.

Reciprocal Client Support: Where a client’s portfolio requires localized on-the-ground support, the receiving partner will act as the local contact while utilizing the standardized NWK and DWM reporting models.

Pooled Marketing Initiatives: The parties may periodically run joint digital marketing campaigns, splitting costs equally and dividing inbound leads based on geographic location.

3. Commercial Terms & Referral Fees

Standard Referral Fee: For any converted lead, the receiving partner agrees to pay the referring partner a fee of [e.g., 20%] of the upfront advice fee collected, payable within [30 days] of client settlement/onboarding.

Trail/Ongoing Fees: [Optional; e.g., No ongoing fee split on recurring revenue / 10% split for the first 12 months].

Payment Terms: Referral payments will be calculated and remitted quarterly, accompanied by a summary statement of active referred accounts.

4. Independence & Licensing

Separate Entity Status: Each party operates strictly as an independent business. Neither party is an agent, employee, or franchisee of the other.

Regulatory Compliance: Each party remains solely responsible for its own financial service licensing, compliance monitoring, client disclosures (e.g., Financial Services Guides), and professional indemnity insurance in its respective state.

No Joint Liability: Neither party shall be liable for the professional advice, omissions, or conduct of the other party.

5. Confidentiality & Data Protection

No client personal or financial information will be transferred between parties without the explicit written consent of the client.

Both parties agree to handle all shared business strategies, lead lists, and operational materials with strict confidentiality.

6. Term & Non-Binding Nature

Term: This arrangement commences on [Start Date] and will remain in effect for [12 months], renewing automatically unless terminated by either party with [30 days] written notice.

Non-Binding Intent: With the exception of Section 5 (Confidentiality), this document represents a statement of mutual intent and does not create legally binding obligations until formal service contracts are executed for specific transactions.

Signed by Authorized Representatives:

For questions and answers, please email info@digitalwealthmedia.com with your telephone number.