



Samples of Reports and Whitepapers Written by Aaron Hoos

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For more information about my work, and to get in touch with me, visit: <http://aaronhoos.com>.



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Financial Report: Home Warranty/Insurance

1. THE PROBLEM: LACK OF CONSUMER CHOICE

A problem plagues the home warranty industry. But customers don't hear any home warranty provider complaining about it. Why? The reason is simple: Home warranty providers are earning profits while consumers are left out in the cold.

The nature of the problem.

Simply put, there is no choice and no control for customers. The decisions are in the hands of the large home warranty providers. So customers get what they pay for... whether they need specific services or not.

They may have to pay for a pool, spa, or air conditioner, for example, whether they own one or not. Many home warranty companies do not give customers a choice to decide what they do and do not need covered in their home. The result? Customers don't always get what they need!

As well, not all customers get what they do need! For example, not all companies cover air conditioners. Additionally, not all companies cover all air conditioners in customers' homes! Does your home warranty provider?

Example 1 – Are customers getting the coverage customers are paying for?

Some home warranty providers require customers to buy their package whether customers have the appliance or not. For example: ceiling fans. If customers have ceiling fans in their homes, then they'll be covered. Customers with ceiling fans will enjoy the peace of mind that their coverage provides. If customers do not have ceiling fans in their home, should they still pay for it? Other home warranty providers say yes. They do this by selling standard packages that everyone must purchase, regardless of whether they have ceiling fans or not.

Here's why it happens: Imagine one home warranty provider who charges a standard package that includes ceiling fans. On its own, that coverage might be \$50. But if only 65% of their customers have



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ceiling fans, and yet they're charging every single customer for ceiling fan coverage, that's 35% pure profit... paid by the people who don't have ceiling fans!

Example 2 – Are customers hassled by a sales person?

Some home warranty providers don't tell customers what is available at all! Their website claims to be helpful and informative but they don't provide a single dollar figure anywhere! Instead, they give customers a number to call. When customers call the number, is it a friendly person on the other end who answers? No. It's a commission-based salesperson.

Wouldn't it be nice to buy things without the "help" of a sales person? Would customers prefer to shop at a store with commission-based sales people or a salary-based staff? Of course customers want the salary based staff because they're less likely to be forced to pay more.

Example 3 – Are customers getting enough coverage?

Some providers simply don't offer enough! They're in it for the profit and they've got clients who need their home systems covered... but those systems are not being covered. Garbage disposals are one example of a system that may be covered by some... but not by others.

Why the problem exists

While the easy answer to this question is profits, there's actually a much darker reason as well. Providing lengthy lists of coverage that people don't actually need allows home warranty providers to create the appearance of value without actually providing value. The end result is higher profits for providers because they are covering customers for things that will never break down... because those customers don't own them! (Yet, they are paying for them!)

The effect on the industry

Home warranty companies are becoming like insurance companies, banks, and car dealerships: customers become disenfranchised with the profit-centered scheming. The home warranty industry "loses face" to consumers who become disillusioned and disappointed.



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The effect on the consumer

Consumers end up getting hit three times: First, they spend more money than they want to spend in order to get the things in their home reasonably covered. Second, they receive far less value than they deserve or realize. Third, when they discover this scam, they lose faith in home warranty providers.

Problem Summary

There is a problem. Many home warranty companies have robbed their customers of choice and control. And when that happens, they rob them of their money. It's no different than going to a grocery store and being told what to buy... then getting charged too much for things you'll never use. There has to be a solution.

2. THE SOLUTION: CHOOSE-YOUR-COVERAGE

If the problem is lack of choice and lack of control for customers, the solution needs to include choice and control. That's exactly what HomeTrust Home Warranty's Choose-Your-Coverage does.

What it is

Choose-Your-Coverage is an innovative system that allows customers to create their own policies, just as they might create their own floorplans in their home... or shop for their own groceries at a grocery store. Here is what the Choose-Your-Coverage is:

Innovative

The additional products offered by HomeTrust Home Warranty are not like additional products other companies offer. Those other companies are really offering themselves additional profit. Instead, the additional products offered by HomeTrust Home Warranty are real, practical options consumers can purchase to create exactly the home warranty product they want. No one has done anything like it in the home warranty industry before. It's part of HomeTrust Home Warranty's commitment to break out of the box in order to put the customer first.



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Cutting edge

The Choose-Your-Coverage uses current technology in a new way. HomeTrust Home Warranty has always prided itself on implementing the latest technology long before the competition. It's no different now. HomeTrust Home Warranty leads the pack with its use of technology to help customers take control of their home warranty purchase. Other home warranty companies may follow, but HomeTrust Home Warranty leads with Choose-Your-Coverage. With technologies like RSS feeds and opt-in newsletters, HomeTrust Home Warranty is doing what other home warranty companies don't dare do: put the control of their service in the hands of the consumer!

Customer-focused instead of profit-focused

HomeTrust Home Warranty is a business like any other business: it expects to earn a profit. But many businesses -- especially home warranty companies -- sacrifice customer service for a larger share of available profits. They dictate what the customer should and should not have in their home warranty. HomeTrust Home Warranty, however, lets the customer have complete control. While HomeTrust Home Warranty still needs to operate profitably to give its customers the very best service, it also realizes that when the customer comes first, it can operate ethically, profitably, and keep everyone happy!

How it solves the problem

First, customers buy the base package

The solution is very, very simple. There are two base packages: The Premium and the Signature package. Customers can choose one or the other according to their needs. No salesperson will tell them which one to own.

Second, customers choose additional products according to need

Then, the customer can select which of the products they might also like to add so that they have a comprehensive package that fits their needs! Instead of being told what to buy (or being forced into it by a sales person) they are simply offered the choice to control their own coverage plans.



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The effect on the industry

Periodically, companies come along that change the way things are done

- Wal-mart: offers great choice, low prices, and friendly service.
- McDonalds: Changed the way families eat out: fast, inexpensive food with an expectation of quality and consistency.
- Subway: Is redefining how fast food can also be a healthy option and still provide value to consumers.
- "Foreign" car manufacturers: During the oil crisis a couple decades ago, it was the foreign auto manufacturers that first stepped up to the plate with energy-friendly cars consumers wanted.
- Progressive Insurance: Progressive posts their own insurance rates alongside the rates of other insurance companies in the marketplace on their own website.

HomeTrust Home Warranty can be included among these industry-leading greats because of its customer-centric focus that allows customers to design policies that are right for them.

Other companies will jump on board. They will find ways to increase profits and decrease service. It's a sad reality of a free market system: There will be the pioneers who change the face of an industry. They will study HomeTrust Home Warranty's processes and attempt to copy them. All HomeTrust Home Warranty can do is continue to put the customer first and maintain its commitment to leading the pack in customer service by implementing cutting edge changes.

The effect on the consumer

More choice

Most people don't realize that having more choice is a two-pronged approach. First, a HomeTrust Home Warranty policy covers what customers need. Second, a HomeTrust Home Warranty policy doesn't cover what customers don't need. In order to provide industry-leading customer service, both of those factors have to be in place. HomeTrust Home Warranty is one of the only companies that provide both of those.

Money saved

Consumers get to enjoy the service they need and since they don't pay for the services they don't need, that's money in their pocket! When was the last time that a company told you to keep the money

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you've worked hard to earn? HomeTrust Home Warranty believes that you should only reasonably expect to pay for the coverage you need... and the only person who knows best what you need is you!

Assurance of services needed

Consumers faced with the previous choices among home warranty providers would sometimes make sacrifices, feeling that they did not want to spend money covering several things they didn't need. Unfortunately, when one system in their home did break down -- but it wasn't on the list of things covered -- they'd have to spend money to repair or replace it themselves. Those days are gone with the assurance that Choose-Your-Coverage brings to consumers: needed coverage is available!

Flexibility/Adaptability

Flexibility is a strength HomeTrust Home Warranty offers to consumers. Customers can make changes to their policy that allows them to add new systems as necessary. Got a second air conditioner? Other home warranty companies may force you to "upgrade your policy" to get it covered (incidentally, that upgraded package also covers a spa and pool, which you don't own). HomeTrust Home Warranty, however, offers an additional option of a second air conditioner as part of its innovative Choose-Your-Coverage.

Restored feeling of value

Because consumers have total control over their own home warranties, they can enjoy a restored feeling of value. This does two things: First, it increases customer satisfaction, customer loyalty, and customer confidence in HomeTrust Home Warranty and its service. But it also increases customer's perceptions of the home warranty industry.

Transparent pricing

With HomeTrust Home Warranty's "build it yourself" strategy, customers no longer feel that there is a shady sales person who is secretly building profit into the policy... like a car salesperson might do with the infamous "key fee" or "undercoating."



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No hassles!

No commission-based sales people are employed by HomeTrust Home Warranty. Instead, your home's expert (you!) is the only one who decides what you need covered and what you don't. HomeTrust Home Warranty's online Choose-Your-Coverage tool keeps customers in control every step of the way.

Solution Summary

At the end of the day it's all about putting control where it belongs: back in the hands of the consumer. HomeTrust Home Warranty's commitment to industry-leading customer service means the implementation of such innovations as the Choose-Your-Coverage concept to help customers take control!



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Real Estate Report: International Real Estate Investment

INTRODUCTION

Most investors will tell you that real estate is a sound investment... one of the best you can make. There's a fixed amount of land, it has many uses and therefore many potential users, there's a solid history of appreciation, and it's not easily misplaced! Real estate can be a high quality investment when chosen carefully, with professional help and due diligence. Resourceful investors who are looking for a quality investment with well-managed risk are starting to look outside of the US with greater frequency as they realize the interdependence of international economies... and the opportunities that result from that interdependence.

Unfortunately, like walking through the forest in the dark, the world of international preconstruction real estate investing can be a difficult world to navigate. Inexperienced investors looking to put their money into global opportunities often end up with more questions than answers and throw up their hands in despair:

- Where do you start?
- Where are investments to be found?
- Are these countries safe to travel and invest in?
- How can you know if these investments will actually return any money?
- What laws are necessary to know?
- What if they speak a different language?
- What are the tax implications?
- ... and many others.

Every question is one more potential stumbling block for the new investor... and a way for a less-than-honest person to scam that new investor. Investors who are new to the international preconstruction real estate market should feel concerned about who they do business with because there are many ways that scam artists can take advantage of them.

This whitepaper will explore the problem of scams and rip-offs in the international preconstruction investment industry and talk about how the inexperienced investor can overcome them with improved information and resources.



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PROBLEMS

As with any investment opportunity, every legitimate opportunity seems to spawn a scam. That's true not just of international preconstruction investing but of every investment: from Ponzi schemes to worthless stocks, from Enron scandals to confidence men selling the Golden Gate Bridge... both inexperienced and seasoned investors must cast a wary eye on the opportunity and the person offering it.

What kinds of scams exist in the international preconstruction investment industry? Here is a sampling of some of the most common:

1. The developer selling the real estate has no right to sell it. If you are an inexperienced investor who shows up in another country, all you have to go on is the good word of the person showing you the land. Does the developer have a right to sell the land you're looking at? They may... but they may not. If you're new to the preconstruction investment industry, do you know the names of trustworthy developers? Do you know how to do your "due diligence" to ensure that the investment is safe?
2. In some places, a developer can build on the land if they cannot find the owner of the land... but the owner is given 10 years to claim the land back from the time the developer starts the claim. Once the developer has sold you the villa, condo, or house, they have their money and can walk away. Now imagine what would happen if the real owner of the property comes forward within the 10 year timeframe? Unfortunately, you would lose your investment, the owner would get their land back, and the developer would be off spending your money. Do you know how to check to make sure that the owner of the land is aware of the deal? Do you know if the developer will stick around to finish the job?
3. You are offered a preconstruction investment that seems legitimate and it comes with passive income opportunities in the future. Unfortunately, this type of investment can be a timeshare sales approach thinly veiled as an investment opportunity. How can you tell the difference? Do you have an intricate knowledge of legal code in the language of the country you're investing in? Does the company you're working with offer several (at least 3) ways to profit from a property?



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4. You own the villa, condo or house but will never own the land. When this happens, you are only leasing the land for so many years. This is called a “leaseback” purchase and at the end of the stated time, your lease will expire and the property will be owned by someone else! That’s not an investment! Do you know how to make sure that you will be the actual owner of the property? Can you identify the legal language (sometimes in other languages) that will help you know whether you are getting a full purchase or a leaseback purchase?
5. The developer uses very poor building supplies. The result is that your villa, condo, or house looks great for the first couple of years... but then falls apart soon after. Your investment will plummet unless you start pouring money into the home to fix it up. Are you able to return to your investment property and put in the time to rebuild it? Do you know what to watch for to make sure the developer has a good reputation and uses high quality building materials?

There are many horror stories from international preconstruction investors who thought they found “the diamond in the rough” and invested their money, only to discover that one of the four situations listed above had occurred.

Is the solution to completely give up international preconstruction investing altogether? Absolutely not. Real estate is a fantastic opportunity with very good returns and well-managed risk. With some experience, preconstruction real estate investing can transform how you invest. Instead of gaining your experience through the “school of hard knocks”, consider these solutions:

SOLUTIONS

Just because there are potential pitfalls and scams in the preconstruction real estate industry, you can still find great investments and great help. Use this list of suggestions to help guide you:

1. Use clear thinking. Although returns in preconstruction investing can be very good, be wary of returns that sound too good to be true. As well, be wary if you think you found the one deal that everyone else has missed. If the beachfront condo you’re investing in is \$60,000 while every other condo in the area is \$200,000, there’s probably a reason.

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2. Find someone to do the due diligence for you. Due diligence should come from experience. Newer investors may not know what to look for on the international market in order to find the best investment. International economies are interdependent of each other... that means you need to find someone to help you do your due diligence who understands that your preconstruction investment is not being built in a vacuum, but as part of a global economy. You need seasoned analysts and economists who have their finger on the pulse of the global real estate market to help uncover truly valuable investment opportunities.

3. If you are traveling with a group of investors, make sure that you are not paying as much as you would for a vacation. Some companies pass themselves off as preconstruction investment companies but they are really just tour operators. If you're paying a few thousand dollars to see an investment opportunity, think twice! It's expected that you'll pay some money for a tour, but you need to ask yourself if the company is profiting from the opportunity itself or from bringing you there! Avoid spending more than \$2000 for a trip.

4. Find a real estate investment company that has experience and a network of contacts. A sure sign of a fly-by-night operator is one who does not have any deals "under their belt". The company you choose to do business with should provide tours that run fairly smoothly and offer no surprises. They should have a well-developed network of attorneys and translators, and be able to speak confidently about the developer that you will be visiting. They'll know what to ask and they'll know who to ask. They'll know if the developer has a good reputation and will build with good materials. They'll know if the developer has the right to sell the land.

5. The real estate investing company you work with should outline more than one way of profiting from the investment opportunity. If you can't find at least 3 ways of profiting from a piece of real estate, the investment itself may not be worth your time and the company you're working with certainly isn't.

6. The international preconstruction real estate company you work with should also be investing in the same property you are investing in. If they are simply showing you the



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property, and not putting any money into it, they may have a different view of the quality of the investment. Ask yourself, if this investment is so good, why aren't they investing? When you invest in a property and the company that takes you there invests in the same property, you'll have the peace of mind that they've done their due diligence on the property and the developer. What's more, it's a good sign that they are making money on the investment itself, not on sales commissions, travel expenses, brokerage fees, etc. If the company helps you to invest free of charge, they are making money on the investment – not from you – and that's the company you want to help you.

Investors – both inexperienced and seasoned – will minimize their risks and improve their returns by finding a preconstruction investment company that can help them find the perfect investment. The best company will look a lot like the list above.

There are good returns to be had in the industry... do you have the right team working with you?