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## **Predictable Royalties Solves Income Loss from Streaming Music**

**Laguna Niguel, CA, May 23, 2019** – Craig Colley, Financial Strategist and Musician launches “Predictable Royalties,” a scalable online financial system created for music professionals. The system is primarily designed to create a "royalty-like" secondary source of income and asset protection for those working in the music and entertainment industry. The platform is 100% virtual and accessible on any device with an internet connection.

Colley said “The Predictable Royalty System was designed with one purpose in mind, to replace or supplement income that has been slowly eroded from the music business due to changes in how music is being sold and shared and how artists are being compensated.”

The system includes a comprehensive approach for identifying, implementing and providing solutions for short, mid and long-term goals such as risk analysis, health and Medicare planning, creation of guaranteed lifetime income, infinite banking, social security maximization, home or long-term care and life insurance options whether it be whole or universal life, term, final expense or guaranteed issue. The system also includes an encrypted online digital storage vault for important documents and directives also accessible on any smart phone, tablet or computer.

Traditional royalty revenues have diminished greatly since the introduction of the internet and music streaming. Last year Peter Frampton stood in front of congress and showed that his rock classic “Baby I Love You’re Way” had over 55 million streams, yet Frampton only collected \$1700 in royalties. It’s become virtually impossible for the everyday, hard working composers, songwriters, producers and performers to earn a fair wage and sustain income in this new world of smart phones and music downloading.

“It’s definitely not as exciting as the music business and to be honest it’s a boring business, but in this case, boring is good,” says Colley. “This is not the place for drama, that you can find just about anywhere. Now peace of mind, that’s hard to find and that is what this system ultimately provides,” he said.

<More>

*(Predictable Royalties cont.)*

There is a secondary component that is just as important and is based 100% on health and intended to provide protection and coverage due to an unforeseen injury, illness or even death. The impact of the loss of income along with unexpected ongoing medical expenses is a very common and dismal situation for many in the industry.

A recent example is surf rock pioneer and 'Pulp Fiction' theme song guitarist Dick Dale who recently passed away at age 81. Because of his ongoing serious medical problems, he quickly exhausted all his savings and had to keep touring to make enough to stay alive and pay his bills for the treatment and supplies he needed. He did not have a sufficient source of revenue or a predictable system in place to help.

As Craig says. "Even if you are ROCK STAR, it doesn't mean you'll be able to live like one forever. That is why I am striving to help other music pros take steps to avoid the unknowns we all face as we get older by sharing this system."

Craig Colley is a former full-time professional musician with over 12,000 gigs (live performances) under his belt. He changed careers 25 years ago and entered the retail, financial and insurance business. Recognizing that if he stayed on the same path he blazed for the past 20 years, he would never have the lifestyle, protection and funding for the retirement he desired for himself and his family on his music career income alone.

He spent many years working his way up the ladder to the executive level and finally landed a position at a large banking and insurance company as Director of Marketing. It was this experience and journey that helped to formulate his Predictable Royalty System which is based primarily on insurance programs and processes. Currently he owns and manages Coliday Insurance, Health & Finance located in Laguna Niguel and is a licensed producer in multiple states.

For more information on how the Predictable Royalty System works contact Craig Colley at: [predictableroyalties.com](http://predictableroyalties.com) or call / text 949-216-8459.

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