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DEBT FREE 4 LIFE™



2 Types of People:

1. Have Money

2. Want Money





2 Types of People:

1. Have Money
Want to Avoid Losses

2. Want Money





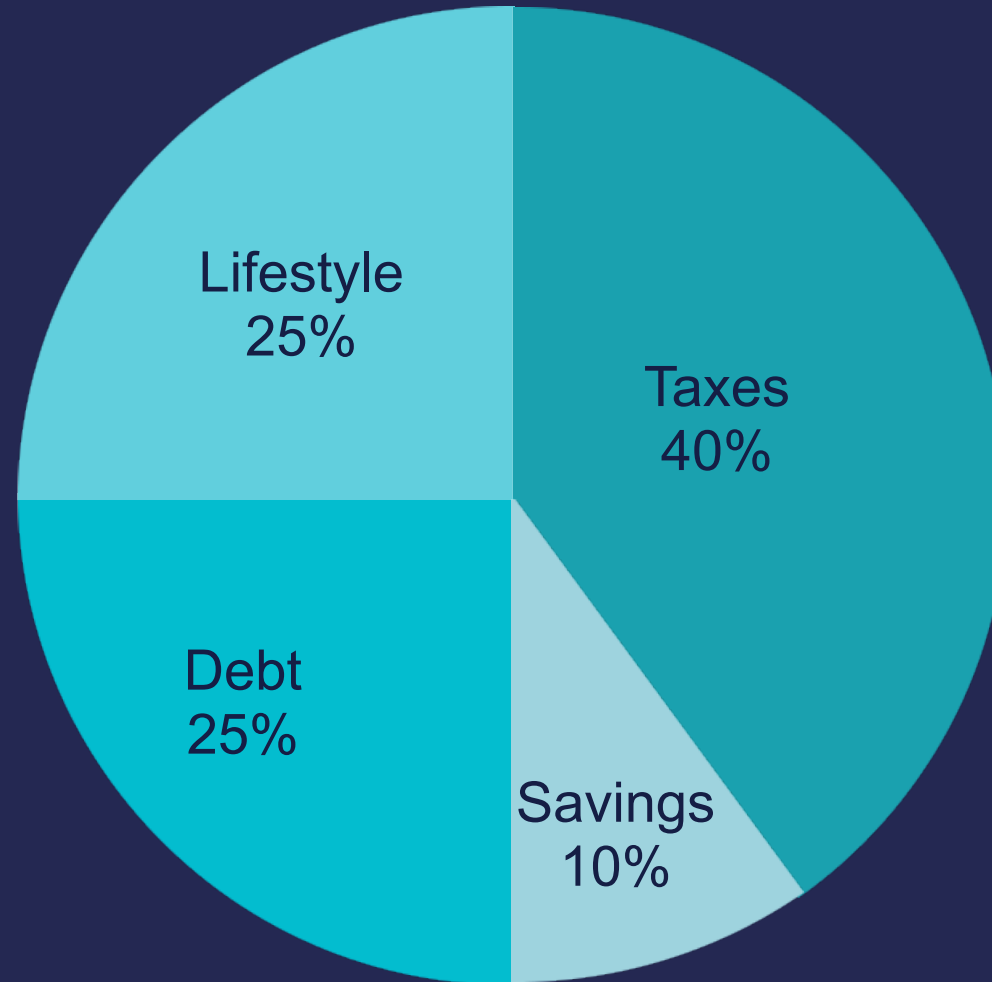
2 Types of People:

1. Have Money
Want to Avoid Losses

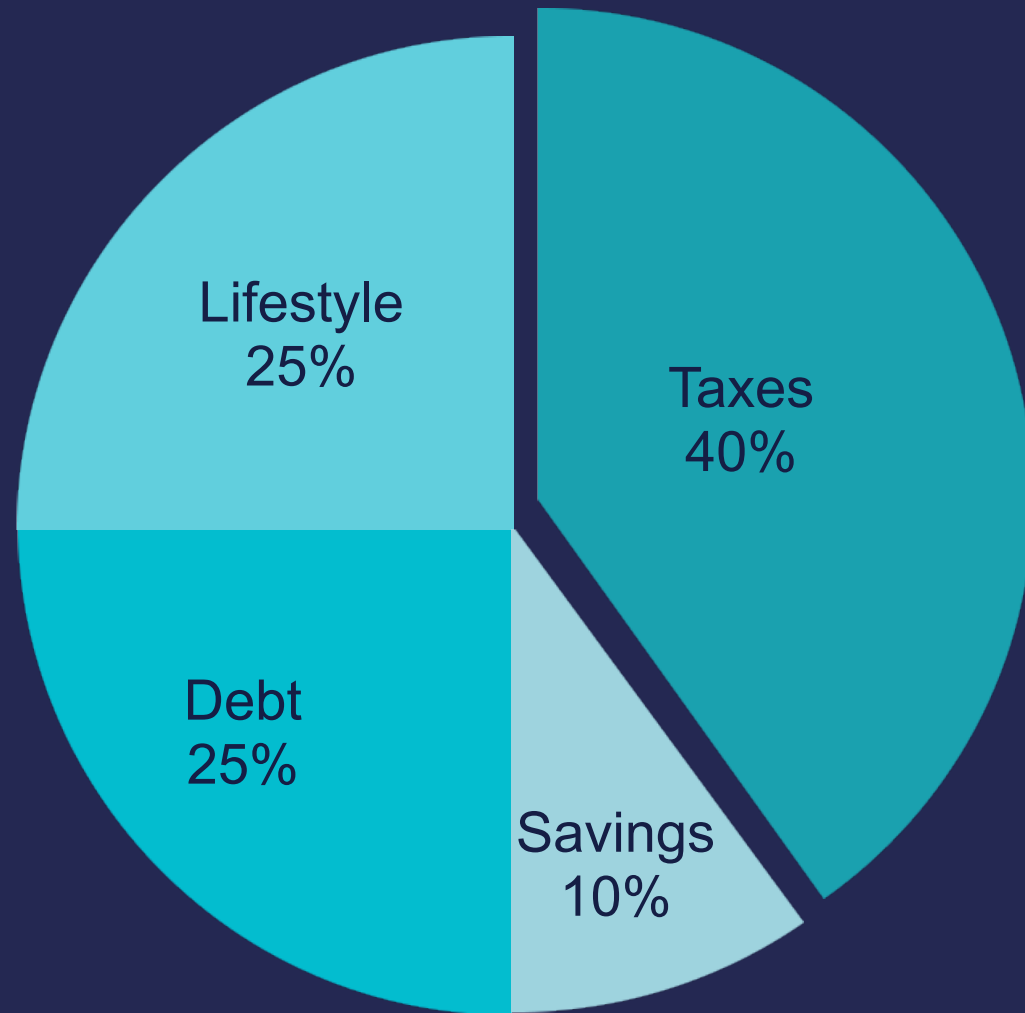
2. Want Money
Ask “How do they do it?”



The Bureau of Labor Statistics
Lifetime Income Allocation



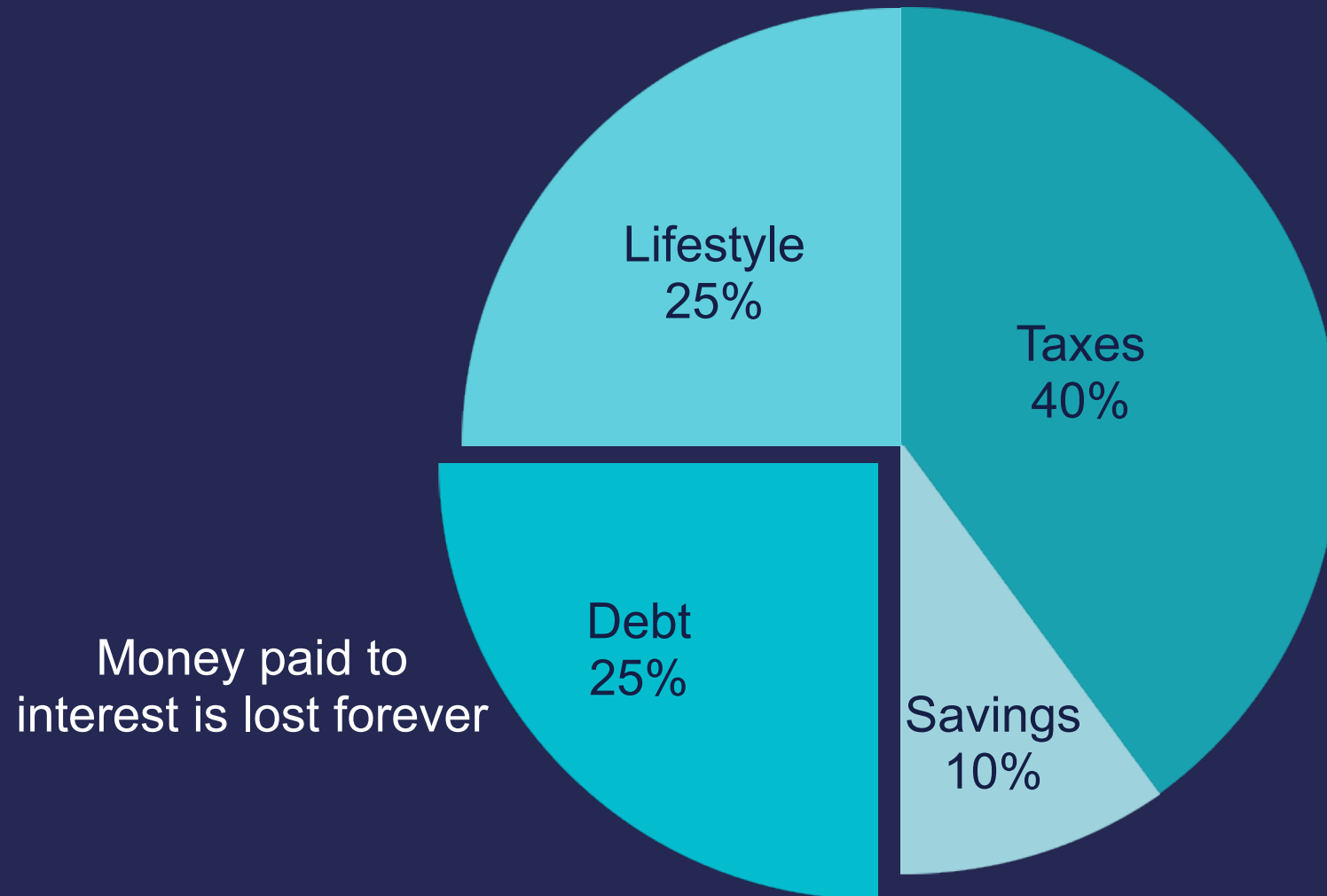
The Bureau of Labor Statistics
Lifetime Income Allocation



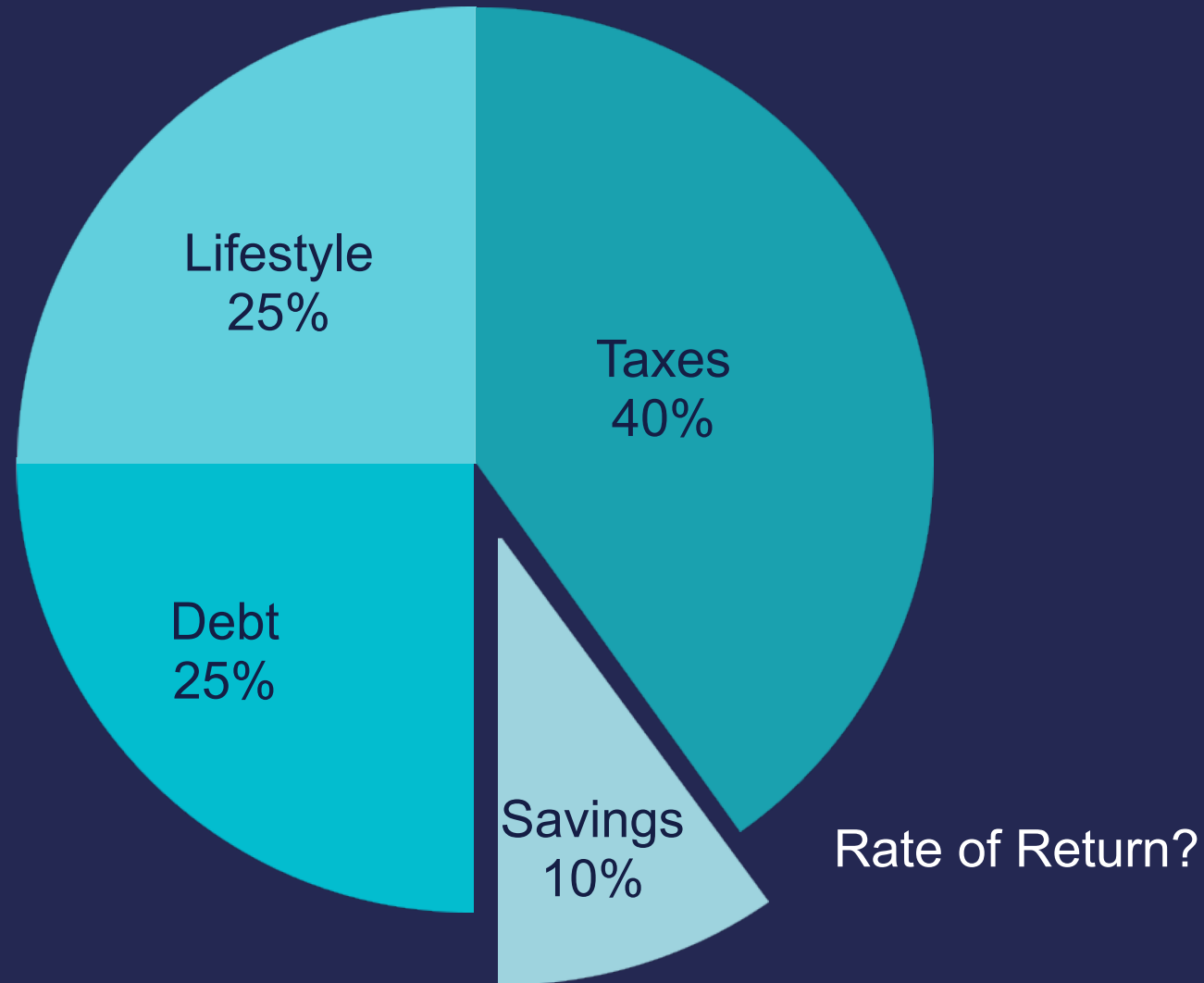
Money paid to taxes
is lost forever



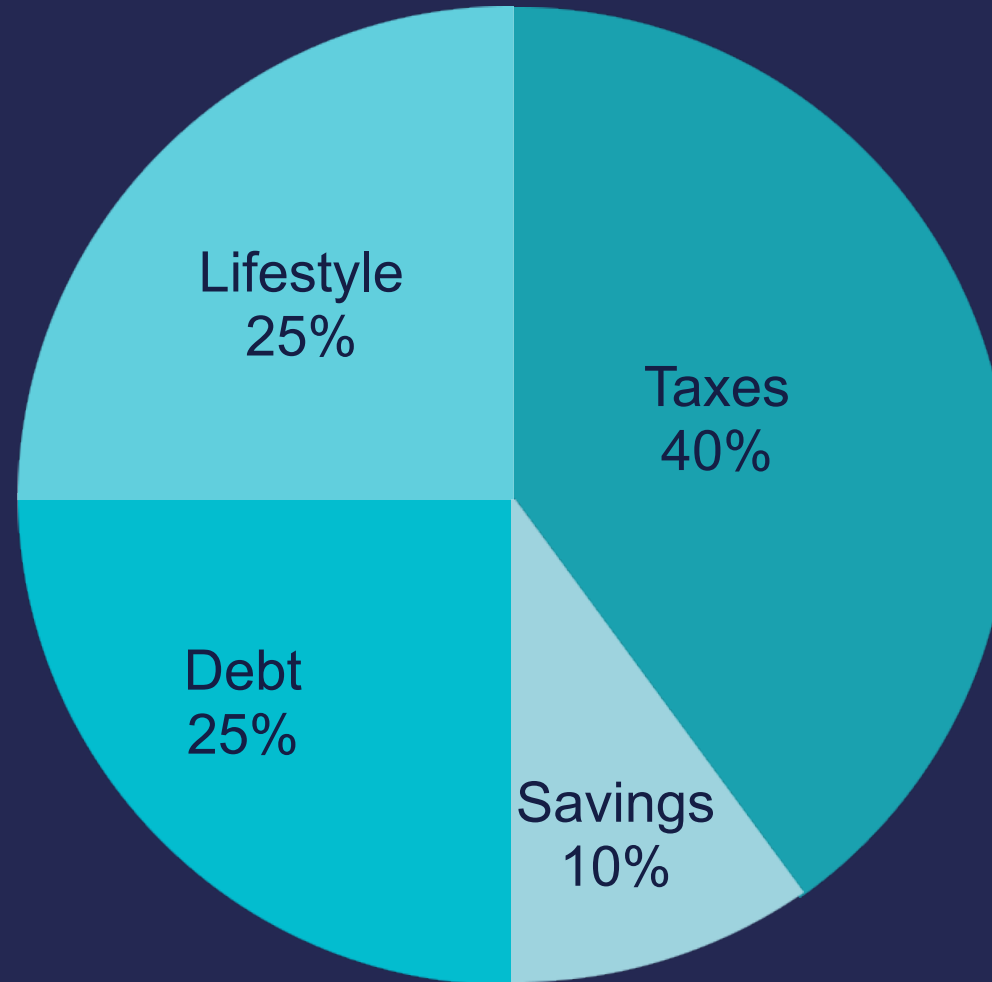
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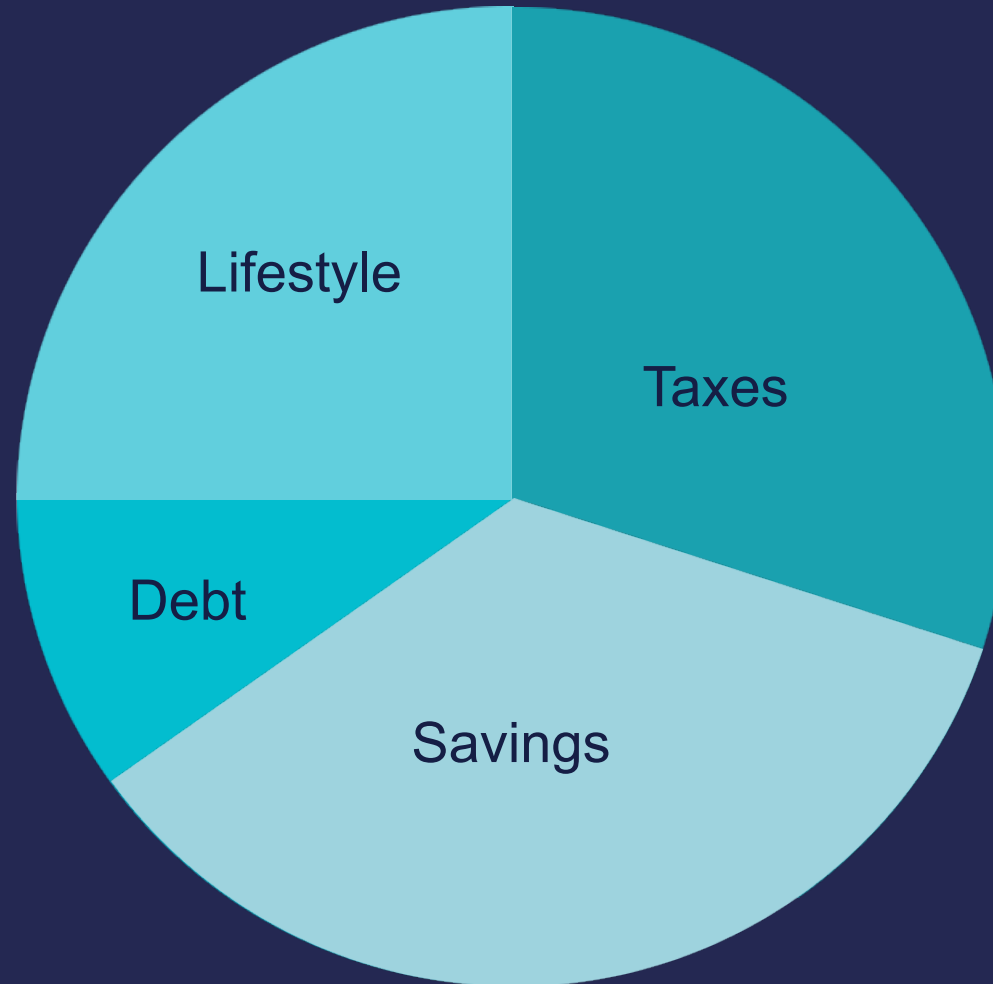
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The Bureau of Labor Statistics
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**Our job is to eliminate problems,
not to create new ones.**

“How much _____ will I have when I retire?”

“Is that income _____?”



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“How much income will I have when I retire?”

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**Our job is to eliminate problems,
not to create new ones.**

“How much income will I have when I retire?”

“Is that income guaranteed ?”



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DEBT FREE 4 LIFE™

How does it work?



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Three Pillars of the Debt Free 4 Life Strategy



Pay your debts
off faster



Keep your current
lifestyle



Accumulate cash
to help you stay out of
debt going forward



UNDERSTANDING THE DEBT SNOWBALL DEBT ELIMINATION STRATEGY



The Traditional Debt Snowball in Action



Credit Card Debt
\$6,194

Payment: \$160.01/mo



Student Loan Debt
\$39,351

Payment: \$352.60/mo



Auto Loan Debt
\$39,721

Payment: \$498.15/mo

Your total monthly minimum payments = \$1,010.76/mo



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The Traditional Debt Snowball in Action

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The strategy is to take your **EXCESS CASH MONTHLY BUDGET** and pay it towards your **LOWEST BALANCE Debt Account** first.

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Continue this process until that account is completely **PAID OFF**.

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The strategy is to take your **EXCESS CASH MONTHLY BUDGET** and pay it towards your **LOWEST BALANCE Debt Account** first.

Continue this process until that account is completely **PAID OFF**.

Then you redirect all the money that was being paid to the account that you just paid off, and you **SNOWBALL** it into the next Lowest Balance Debt Account.

The Traditional Debt Snowball in Action

The strategy is to take your **EXCESS CASH MONTHLY BUDGET** and pay it towards your **LOWEST BALANCE Debt Account** first.

Continue this process until that account is completely **PAID OFF**.

Then you redirect all the money that was being paid to the account that you just paid off, and you **SNOWBALL** it into the next Lowest Balance Debt Account.

The cycle continues until all Debt Accounts are **PAID IN FULL**.

The Traditional Debt Snowball in Action

Assume your Excess Cash Budget = \$500/month



Credit Card Pmt
\$160.01/mo



Student Loan Pmt
\$352.60/mo



Car Pmt
\$498.15/mo



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The Traditional Debt Snowball in Action

Assume your Excess Cash Budget = \$500/month



The Traditional Debt Snowball in Action

Assume your Excess Cash Budget = \$500/month



The Traditional Debt Snowball in Action

100% DEBT FREE

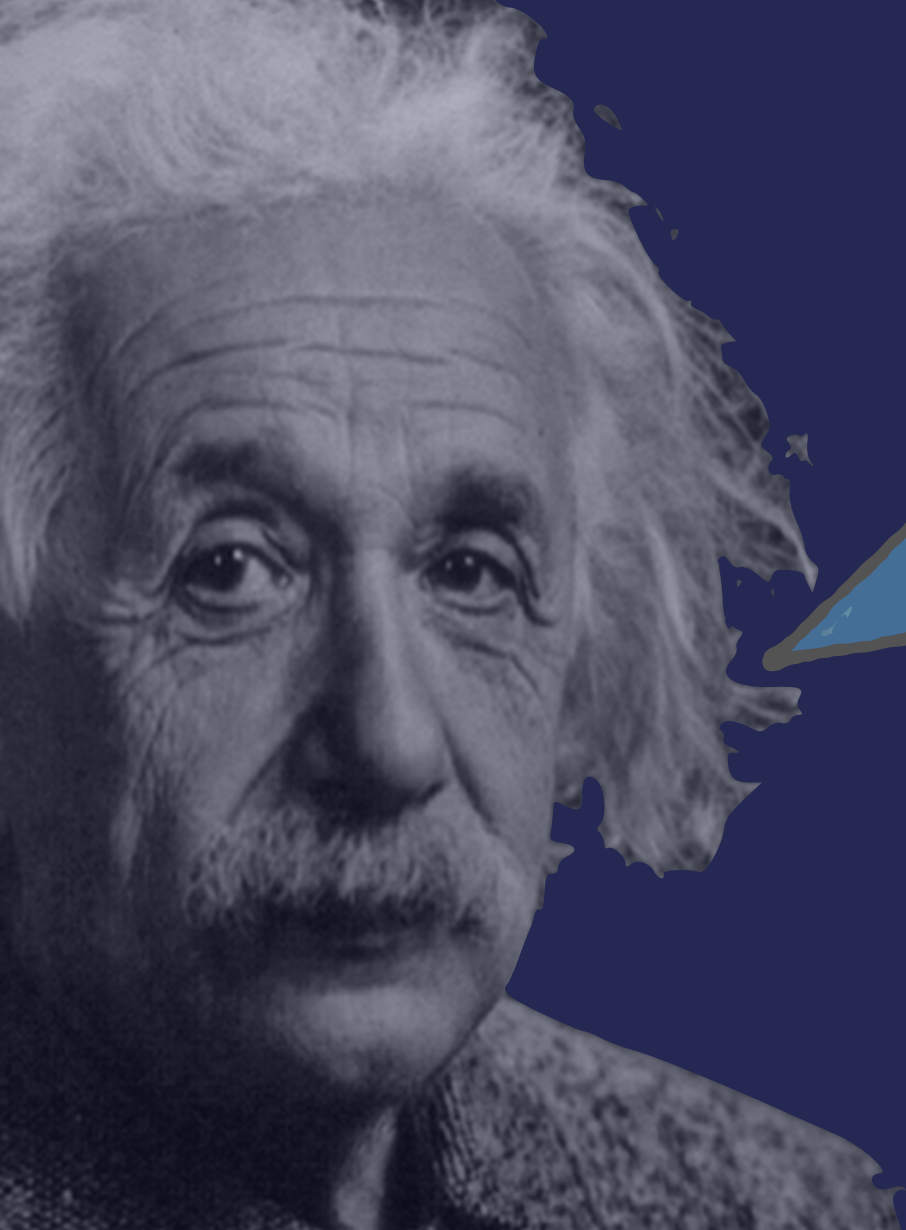
Credit Card Pmt
\$160.01/mo

Student Loan Pmt
\$352.60/mo

Car Pmt
\$498.15/mo



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“Compound interest is the 8th wonder of the world. He who understands it earns it, he who doesn't, pays it.”

...if you're in DEBT, guess which one applies to you?

Albert Einstein



The Debt Free 4 Life Snowball in Action

Specially Designed
Whole Life
Policy



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\$6,194
\$160.01/mo



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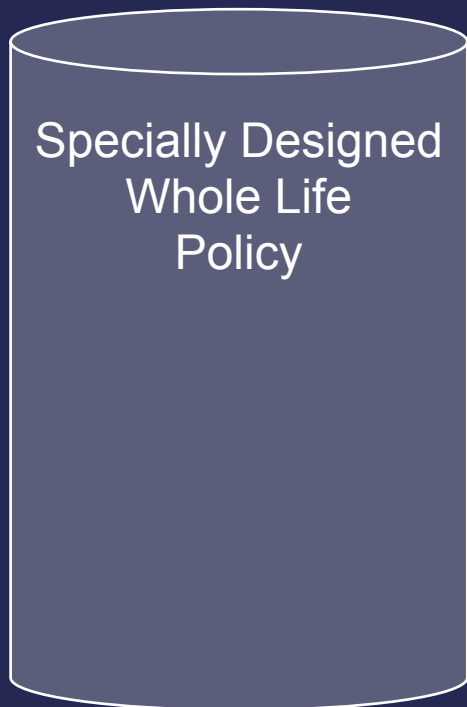


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The Debt Free 4 Life Snowball in Action

We use the same process, but instead of paying extra on the balances owed, you deposit the money in a specially-designed whole life insurance policy, to take advantage of compound interest **IN YOUR FAVOR.**

You continue making your Minimum Monthly Payments.



Credit Card Debt
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\$160.01/mo



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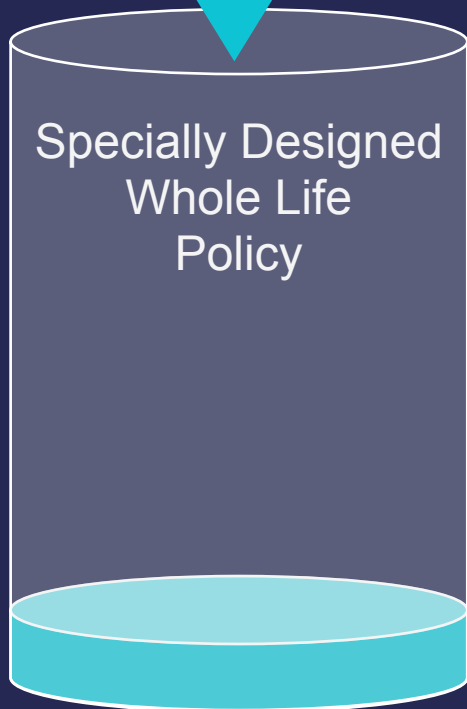


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\$500 Excess Monthly Budget



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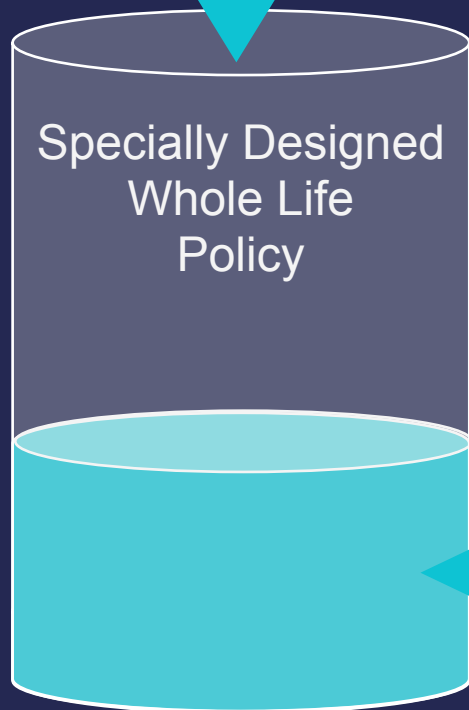
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\$500 Excess Monthly Budget

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Specially Designed
Whole Life
Policy

PAY OFF

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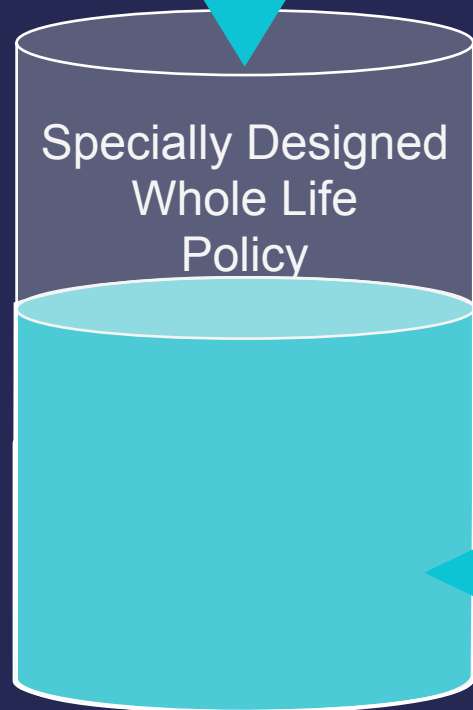


The Debt Free 4 Life Snowball in Action

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\$500 Excess Monthly Budget

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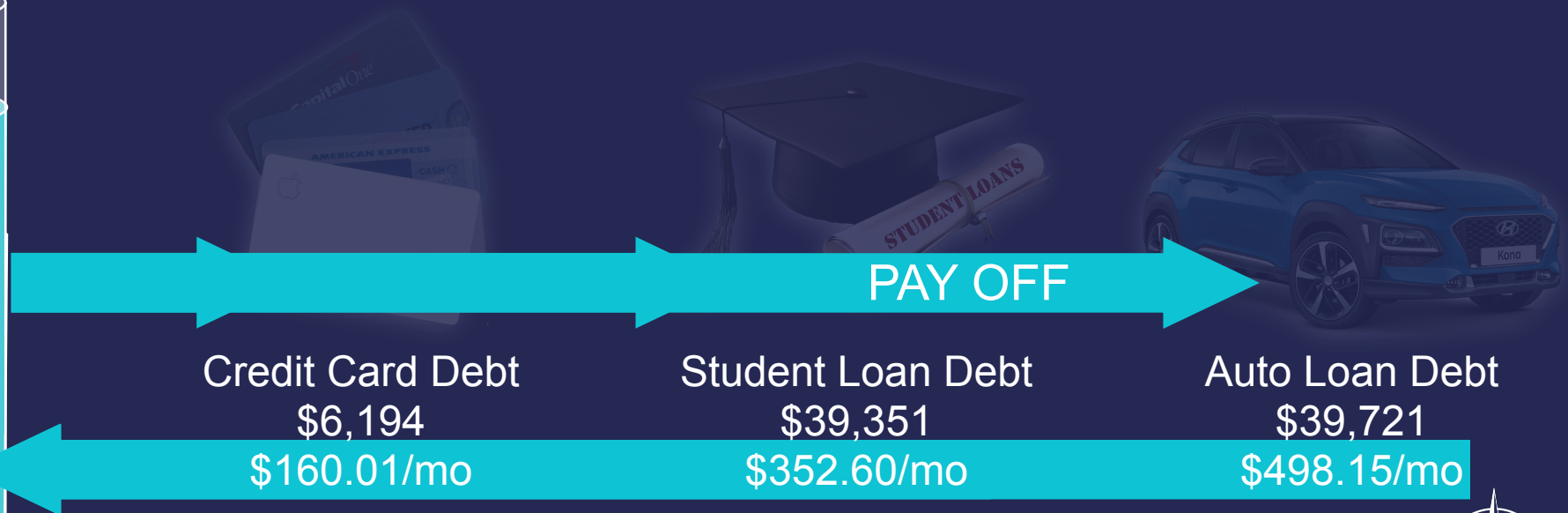
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The Debt Free 4 Life Snowball in Action

We use the same process, but instead of paying extra on the balances owed, you deposit the money in a specially-designed whole life insurance policy, to take advantage of compound interest **IN YOUR FAVOR**.

\$500 Excess Monthly Budget

You continue making your Minimum Monthly Payments.



The Debt Free 4 Life Snowball in Action



When complete, you are **DEBT FREE...**
with \$\$\$ in your policy's Cash Account!!



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YOUR ACTION CHOICES



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Do Nothing
Amount to Payoff
\$85,266
Additional Budget
\$0
Monthly Payments
\$1,010.76
Projected Payoff Date
March 2037
Cash Account Balance
\$0

Debt Snowball
Amount to Payoff
\$85,266
Additional Budget
\$500
Monthly Payments
\$1,510.76
Projected Payoff Date
March 2031
Cash Account Balance
\$0

DF4L Account
Amount to Payoff
\$85,266
Additional Budget
\$500
Monthly Payments
\$1,510.76
Projected Payoff Date
July 2031
Cash Account Balance
\$51,642



This is why
Debt Free 4 Life™
is so
important!



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This is why
Debt Free 4 Life™
is so
important!

\$200,000 Mortgage @ 4.5% for 30 years

What is the **Effective Interest Cost** on this mortgage?



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Mortgage Calculator

Loan:

Term:

APR:

Payment:

First Payment

P&I:

Interest:

EIC:



Mortgage Calculator

Loan: \$200,000
Term: 30 Years
APR: 4.5%
Payment: \$1013.37

First Payment
P&I:
Interest:
EIC:



Mortgage Calculator

Loan: \$200,000
Term: 30 Years
APR: 4.5% ???
Payment: \$1013.37

First Payment
P&I: \$1013.37
Interest: \$750.00
EIC:

Effective Interest Cost = Interest divided by Payment



Mortgage Calculator

Loan: \$200,000
Term: 30 Years
APR: 4.5% ???
Payment: \$1013.37

First Payment
P&I: \$1013.37
Interest: \$750.00
EIC: 74.01%

Effective Interest Cost = Interest divided by Payment



Mortgage Calculator

Loan: \$200,000
Term: 30 Years
APR: 4.5% ???
Payment: \$1013.37

First Payment

P&I: \$1013.37
Interest: \$750.00
EIC: 74.01%

Total Interest: \$164,813.42

Total Payments: \$364,813.42

Compounding For The Lender!

Effective Interest Cost = Interest divided by Payment



Effective Interest Cost Progression

End of Year 1		72.92%
End of Year 5		67.59%
End of Year 10		59.43%
End of Year 15		49.21%
End of Year 20		36.44%
End of Year 25		20.41%

Could YOU be Debt Free 4 Life?

The secret is very simple...

When your money compounds for you, it is ALWAYS better than compounding for someone else.

When you give someone else your dollar, you **FOREVER** lose your ability to earn compound interest on that dollar in the future.



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Meet Max & Meaghan



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Max & Meaghan have a Problem:



- They have too much debt.
- Their money is compounding for the banks & credit card companies, and not for them.
- They like nice things, but they don't have the cash to buy those nice things.



Here's what their debt situation looked like:

Credit Cards: \$9,740

Car Loans: \$47,933

Mortgage: \$170,000

TOTAL DEBT: \$227,673

According to the numbers,
the problem isn't going away for
another **24 years**.



Here's what their debt situation looked like:

Credit Cards: \$9,740

Car Loans: \$47,933

Mortgage: \$170,000

TOTAL DEBT: \$227,673

According to the numbers,
the problem isn't going away for
another **24 years**.

44.76% monthly
Effective Interest Cost

*The results will differ for every situation. This client had 13 small credit cards, 2 car loans, and a mortgage.
Total minimum payments \$2,384/month.



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Max & Meaghan's Debt Free 4 Life Solution...



- They Committed to a customized DF4L Action Plan
- Their money began compounding for their benefit
- They totally eliminated \$227,673 of debt

By taking action to become Debt Free 4 Life,
this problem goes away in **10 years!**

*This program was run on a 27 yr. old healthy, non-smoker female, re-directing \$800/mo into the program. Results will vary for every situation.



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With their Debt Free 4 Life plan...



Max & Meaghan were able to
pay off

\$227,673

in 10 years...

AND they had an accumulated cash value of

\$97,183

*The \$97,183 is using the Guarantee Cash Value of the program. Results will vary for every situation.



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Is this the type of program
that you would like to see
working for you?

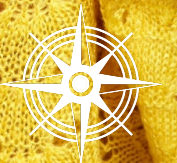


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Let's look at YOUR situation...

- How much is your Effective Interest Cost?
- When will you be Debt Free 4 Life?
- How much cash you will have in your whole life policy account after you become debt free?

How soon can YOU be
DEBT FREE 4 LIFE™?



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