

Your EquityXLerator™ Plan

By redirecting \$943.00 of your money and making minimum payments to debts, your **EquityXLerator™ Plan** will have you 100% debt-free in **1 Year and 9 Months** instead of **4 Years**. You will accomplish this without spending any more money than you were before!



Debt	Balance	Interest Rate	Monthly Payment	Current Payoff Date	New Payoff Date	Time Left	Payoff Amount	Monthly Rollup	Interest Saved
Apple	\$4,500.00	28.00%	\$200.00	03/11/28	12/11/25	6 Months	\$3,895.69	\$200.00	\$1,359.83
BOA	\$3,965.00	24.00%	\$200.00	08/11/27	03/11/26	9 Months	\$2,175.53	\$400.00	\$525.37
IRS	\$22,624.00	7.00%	\$543.00	06/11/29	03/11/27	1 Year and 9 Months	\$8,512.79	\$943.00	\$1,279.74
TOTAL:	\$31,089.00	9.61%	\$943.00			1 Year and 9 Months	\$14,584.01	\$943.00	\$3,164.94

While your money was working more efficiently to eliminate debt, it was also earning uninterrupted compound interest as though the money never left your policy! This eliminates the Opportunity Cost that occurs when you pay your debts off directly.

One of the best features of this plan is the flexibility in funding and loan repayment. We can redirect all of the freed-up payments and cash flow to repay the loans, or we can direct a portion in order to provide the optimal balance of debt elimination as well as increased cash flow for your lifestyle or to plan your next major purchase like a car or vacation.

Turning Your Debt into Wealth

While your debt is being paid off, you will be making a monumental change in your spending habits and finances that you never knew existed before. You will be creating perpetual uninterrupted compound interest from the same money that is eliminating your debt that will continue to grow for as long as your plan stays in place. With your freed-up cash flow that was going toward debt, you can supercharge the plan to build massive wealth that can be used at any time and for any reason - no qualifying or begging the lender.



You Are Becoming Your Own Banker!

In 20 years you are projected to have **\$563,417.10** in total assets!

In 30 years you are projected to have **\$1,033,119.85** in total assets!

In 40 years you are projected to have **\$1,629,912.95** in total assets!

Imagine having the ability to borrow money from your policy for any reason without a credit check or application process and having your money within days or even hours. The best part is that the cash value continues to grow like you never took the loan!

Here are some additional benefits that you get along the way...

- Buying an increasing asset not a liability
- Your money is performing multiple jobs
- An exempt asset for means-tested financial benefits
- Legal protection in most states under contract law
- Lower taxes in retirement
- Permanent Death Benefit protection for the **WHEN** not **IF**
- Estate and legacy planning efficiency
- Living benefits for specific medical conditions and LTC type benefits

Your Current Plan

The table below shows all your debts with current timeline making minimum payments. Although you may be making more than the minimum payment on your debts, this creates Opportunity Cost for future wealth generation and will take longer to pay all your debts in total.

Debt	Balance	Interest Rate	Min Payment	Time Left
Apple	\$4,500.00	28.00%	\$200.00	2 Years and 9 Months
BOA	\$3,965.00	24.00%	\$200.00	2 Years and 2 Months
IRS	\$22,624.00	7.00%	\$543.00	4 Years
Total	\$31,089.00	9.61%	\$943.00	4 Years

Debt Principal \$31,089.00
Scheduled Interest \$6,462.95
Total Payments **\$37,551.95**
Time To Pay Off **4 Years**

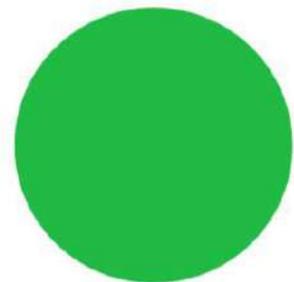
Because of how interest is calculated on an amortization schedule, making only the minimum payment for 5 years on a loan with a 3.5% interest rate will result in over 60% of your total payment going to interest. By implementing this strategy, you can effectively eliminate thousands of dollars of interest and pay it to yourself instead.

Consumer Debt



Principal **\$31,089.00**
 Interest **\$6,462.95**

Mortgage Debt



Principal **\$0.00**
 Interest **\$0.00**