

# ELIMINATE ALL YOUR BAD DEBT WITHOUT SPENDING AN EXTRA DIME

Let interest  
work  
**FOR YOU!**

If You're a Slave to Your Debt  
Get G.O.L.D.E.N.

Growth Over Life-in-Debt. Earn Now.

Prepared for  
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## Disclosure of Assumptions and Disclaimer

This conceptual representation is meant to demonstrate the raw power of interest—whether it is working for you or against you. Care has been taken to ensure the accuracy of the information presented, but even so, because there are several moving parts, certain assumptions had to be made and relied upon in making these calculations. Although the figures in this presentation may be helpful in making decisions, they should not be relied upon in place of your own due diligence.

Among the assumptions made are the following:

- That you will qualify for life insurance under the presented parameters: that your health and history are such that you are insurable; that you have enough insurable interest (based on, among other things, your age and income) to qualify for the amount of death benefit in the plan; and that you have enough income and liquid assets to qualify for the amount of premium going into the plan.
- That the insurance company providing coverage will continue to pay dividends at their projected rate (the rate projected in the illustration, which is based on the current dividend scale).
- That the debt information you provided us is accurate, and the interest rates presented will not change. That the principal balance will not increase and will decrease as you continue to make your debt payments.
- That you will follow the plan as presented. Although the plan is flexible, and you have the freedom to make changes as time passes (and you should as circumstances arise), any changes you make to your plan will have an effect on the overall outcome.

If some or all of these assumptions prove, over time, not to be true, it could have anywhere from slight to significant changes to your plan. Although we believe this is among the safest places to put your money and certainly the best option we are aware of to pay off debt without sacrificing retirement and other financial plans, no decision, including decisions related to place your money, is without some risk.

All rates of return are projected and are by no means guaranteed. Like all financial plans, we can make recommendations based on patterns in the past and signs about what will happen in the future, but we cannot see the future.

This report should not be considered legal, financial, or accounting advice. This material has been prepared for informational purposes only and is not solicitation or an offer to buy a security or instrument or to participate in any trading/investment strategy.

The conclusions depicted in the illustrations are based on the specific information you provided, and to the extent anything you provided is imprecise or inaccurate, it will have a profound impact on the numbers presented and could materially impact the value of the illustration for comparative purposes.

Not everyone will qualify for an IGIC. Some will be uninsurable. Others will qualify, but not for the full amount desired. Individual circumstances and qualifications always vary.



## How Does the G.O.L.D.E.N. Program Work ?

One of Einstein's proudest accomplishments was the Rule of 72. With it, Einstein created a formula to determine how long it will take for interest to cause your principal investment, or debt, to double.

The calculation is simple: divide your interest rate into 72, and the resulting number is the number of years it will take for your investment (or debt) to double.

If you invest \$100 dollars in a vehicle where you get a 4% annual rate of return (which return is compounded), then the Rule of 72 tells us that you will have \$200 (double your investment) in 18 years (72 divided by 4).

If you have a \$100 debt incurring an interest rate of 18%, then the Rule of 72 tells us that (barring any payments in the meantime), you will owe \$200 on that debt in four years (72 divided by 18). Of course, this calculation assumes you aren't making regular payments toward the debt (and you will be). Nevertheless, it is a helpful tool for illustrating just how powerful interest is.

Traditionally, we think about money as linear. One-dimensional. We earn it, we hold it for a time (during which time we may invest), then we spend it. Before we spend it, we have to choose how that dollar will provide us the most benefit. Do we meet the urgent needs and buy groceries or fix the roof? Do we think ahead to the future and buy term insurance? Or do we reward ourselves with a vacation? A single dollar can only be used towards one of these things, so we must choose carefully. After all, once we spend it, it has exhausted its usefulness, and we must replenish our store of money through additional earnings. But that's not how we should be thinking about money.

Instead, we should consider a dollar not as part of a timeline, with an effective start and an end, but rather as a mountain spring that produces constantly and forever.

The GOLDEN program is based on two fundamental principles: (1) any dollar you earn can be a dollar that works for you forever, and (2) if interest works for you instead of against you, you will not just be debt free, but wealthy.

Other debt programs have the chief (and only) goal of eliminating your debt. You scrimp and save, make limited purchases, and put all your money towards your debt. And if your goal is merely to get out of debt, many of these programs work very well for that. But they do so at the expense of your long-term goals. Indeed, after spending all of your extra money on debt, when you finally free yourself from your creditors, you find yourself proclaiming "Financial Freedom!" and then you realize that although you're debt free, you're also broke. And you have now lost your best earning years.

You don't have to choose between paying off debt and investing for your future. You can earn money now. Even while you eliminate your debt. And doing it this way, you can get rid of your debt faster, even Here's how it works:

First, we set up a special tax-advantaged vehicle called an Investment Grade Insurance Contract, or IGIC™. An IGIC is an investment vehicle with the following attributes:

- It is a liquid fund, much like a savings account, except that instead of growing at 0.1% in interest, it grows via guaranteed interest and non-guaranteed dividends at a rate that usually approaches or exceeds 5%.<sup>1</sup>

- If used correctly (we will teach you how), all the growth in the account is tax-free and therefore creates a tax-free retirement fund. It's a lot like a Roth account, but without the contribution limits, restrictive investment parameters, and lack of guarantees.
- When used through the GOLDEN program, it becomes a powerful tool for eliminating debt by converting interest accruing against you to interest earning in your favor.
- It can also be used to finance tax-free investments outside the fund (without any prohibited transactions).
- The IGIC is also a whole-life, permanent life insurance policy, which means it comes with a death benefit and living benefits (much like long-term care).

Thus, the IGIC is a savings account and emergency fund (but better because it is growing), a retirement account (but better because your principal is guaranteed against loss, and all funds used for retirement are not taxed), a debt-elimination program (but better because it gets rid of debt faster without having to sacrifice retirement contributions and growth), and a life insurance contract (but better than term because it is guaranteed and doesn't expire).

To set up the IGIC, we have to determine how much you can contribute. We do this by gathering information about your finances and figuring out how much you (1) have in liquid accounts accumulated that can be used to jump start your program and (2) are sending out the door to inefficient and inferior expenditures that we can redirect to a program where money will work for you forever:

- Do you have a savings account/emergency fund? If so, let's use it. Ours is a savings account and emergency fund, but better.
- Do you have a qualified account, like a 401(k), IRA, or SEP? If so, let's use it. Ours is a retirement account, but better.
- Are you regularly contributing to a savings account or retirement account? If so, let's redirect that money into this superior account.
- Are you paying for term insurance? If so, let's redirect those premium payments. Ours is life insurance, but better.
- Are you overpaying on any of your debts? If so, let's redirect the overpayments because ours is a debt elimination program, but better. Plus, we want that money working for you, not paying debt directly, where it will never work for you again.

Armed with that information, we create an IGIC illustration. The advantage we have when we draw up an illustration for an IGIC is that, unlike qualified plans and other investments, the IGIC actually gives you a 30+ year projection of how your money will perform. We can combine those figures with information about your debt to show you how to optimize your money.

With information about your debt, we can project using standard amortization tables, exactly how long it will take you to repay based on your current payment plan, and exactly how much interest you will end up paying. We provide that to you here for sake of comparison.

Now we have two sets of information: We know how much each debt is shrinking every month as you make payments towards the debts, and we know how much your cash value is growing every month as you make premium payments. Then we let our program get to work.

We optimize your debts for repayment (and usually it's going to be the smallest debt first). Once the balance remaining on your debt reaches 80% of your growing cash value, you take out a loan from the insurance carrier for the exact balance of your debt, and you pay it off.

Your cash value hasn't changed. And the insurance company is still paying you interest and dividends on the entire cash value of your policy. But interest is only growing against you on part of it. So since your growth exceeds the interest against you, we have neutralized the debt interest, and you are actually getting paid to pay off your debt.

Now, the monthly payment you were making towards that first debt goes into your program. And now those sums are working for you, forever. Instead of against you during your best earning years.

We do the same thing for each successive debt. Once the shrinking balance of the debt matches 80% of the growing balance of your cash value, you take out a loan, pay off the debt completely, and then redirect the monthly payment you were making towards debt so you are now paying yourself.

The result? Well, we'll let your numbers speak for themselves (that's what is on the next several pages), but you'll get rid of your debts faster than you would otherwise, and you will have wealth growing for you. You'll be GOLDEN!



Debtor: **Brandy Lehman**

Years to be saved: **6.4**

Interest to be saved: **\$8,297**

Cash in plan after 10.3 years: **\$236,510**

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## YOUR CURRENT DEBT TRAJECTORY

	Current
Total Debt Balance:	<b>\$113,700.00</b>
Total Number of Years to Repay Debt:	<b>10.3</b>
When You Will Be Debt-Free:	<b>Nov. 2031</b>
Total Cost of the Debt (Interest):	<b>\$20,411.11</b>
Amount You Will Pay to Eliminate Debt:	<b>\$134,111.12</b>

## CURRENT DEBT-BY-DEBT REPAYMENT PLAN

On average,  
**15.22%**  
of each of your debt  
payment goes to interest!

Name	Balance	Interest Rate	Monthly Payment	Total Interest Over Life of Debt	Total Life of Debt (years)	Total Debt Payoff
Affirm Credit Card	\$1,200.00	29.99%	\$81.98	\$312.74	1.6	\$1,512.75
401	\$6,500.00	7.50%	\$205.16	\$766.31	3.0	\$7,266.31
Americor	\$7,000.00	5.00%	\$330.00	\$344.27	1.9	\$7,344.27
Fed Loan Servicing	\$14,000.00	0.00%	\$150.00	\$0.00	7.8	\$14,000.00
Jonestown Bank Car Loan	\$22,000.00	4.50%	\$447.88	\$2,361.14	4.6	\$24,361.14
Lendy Key- Student Loan	\$63,000.00	4.75%	\$650.00	\$16,626.64	10.3	\$79,626.65
<b>Total</b>	<b>\$113,700.00</b>			<b>\$20,411.11</b>	<b>10.3</b>	<b>\$134,111.12</b>





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## IF YOU USE THE **G.O.L.D.E.N.** DEBT-ELIMINATION PLAN

	<b>G.O.L.D.E.N.</b>
Total Debt Balance:	<b>\$113,700.00</b>
Total Number of Years to Repay Debt:	<b>3.8</b>
When You Will Be Debt-Free:	<b>May. 2025</b>
Total Cost of the Debt (Interest):	<b>\$12,114.48</b>
Amount You Will Pay to Eliminate Debt:	<b>\$125,814.48</b>

## **G.O.L.D.E.N.** DEBT-BY-DEBT REPAYMENT PLAN

Name	Balance Today	Interest Rate	Monthly Payment	# of payments	Debt Payoff Date	Payoff Balance	Redirected Payments
Affirm Credit Card	\$1,200.00	29.99%	\$81.98	2	Sep. 2021	\$1,094.72	\$81.98
401	\$6,500.00	7.50%	\$205.16	9	Apr. 2022	\$4,981.63	\$287.14
Americor	\$7,000.00	5.00%	\$330.00	12	Jul. 2022	\$3,306.10	\$617.14
Fed Loan Servicing	\$14,000.00	0.00%	\$150.00	20	Mar. 2023	\$11,000.00	\$767.14
Jonestown Bank Car Loan	\$22,000.00	4.50%	\$447.88	27	Oct. 2023	\$11,638.40	\$1,215.02
Lendy Key-Student Loan	\$63,000.00	4.75%	\$650.00	46	May. 2025	\$42,830.45	\$1,865.02
<b>Total</b>	<b>\$113,700.00</b>		<b>\$1,865.02</b>	<b>46</b>	<b>May. 2025</b>	<b>\$74,851.31</b>	<b>\$1,865.02</b>



Debtor: **Brandy Lehman**  
Years to be saved: **6.4**  
Interest to be saved: **\$8,297**  
Cash in plan after 10.3 years: **\$236,510**

## TWO PLAN COMPARISON CURRENT v. **G.O.L.D.E.N.**

	Current	G.O.L.D.E.N.
Total Debt Balance:	\$113,700.00	\$113,700.00
Total Number of Years to Repay Debt:	10.3	3.8
When You Will Be Debt Free:	Nov. 2031	May. 2025
Total Cost of the Debt (Interest):	\$20,411.11	\$12,114.48
Amount You Will Pay to Eliminate Debt:	\$134,111.12	\$125,814.48

With G.O.L.D.E.N., you could save **6.4 years** and **\$8,296.63 in interest** to pay off your debt!

You could also accumulate

**\$236,510**

**in tax-free savings**

and

**\$1,008,509**

**to pass on to your heirs**

all in the **same amount of time**

it would have taken you

to get **debt free** in your current plan

and **without** spending **any more** money!





Debtor: **Brandy Lehman**  
Years to be saved: **6.4**  
Interest to be saved: **\$8,297**  
Cash in plan after 10.3 years: **\$236,510**

Projected Insurance Illustration  
With Loans and Savings Balances

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
1	2022	15,560	10,829	669,468	0	9,382	6,868	2,598	2,367	0	4,964
2	2023	15,560	22,875	731,739	0	11,000	10,010	9,220	4,808	0	14,028
3	2024	15,560	36,831	793,393	0	11,638	8,255	22,345	7,650	0	29,995
4	2025	15,560	53,860	853,837	2,430	40,400	33,571	10,020	10,898	0	20,917
5	2026	4,560	61,403	857,919	0	0	12,388	37,222	12,403	0	49,624
6	2027	4,560	68,718	862,140	0	0	0	55,494	13,873	11,190	80,557
7	2028	4,560	76,506	866,497	0	0	0	61,757	15,439	33,570	110,766
8	2029	4,560	84,782	871,009	0	0	0	68,412	17,103	55,951	141,465
9	2030	4,560	93,574	875,675	0	0	0	75,480	18,870	78,331	172,680
10	2031	4,560	102,880	880,482	0	0	0	82,950	20,737	100,711	204,398
11	2032	4,560	112,567	885,418	0	0	0	90,735	22,684	123,091	236,510
12	2033	4,560	122,786	890,477	0	0	0	98,947	24,737	145,472	269,156
13	2034	4,560	133,562	895,678	0	0	0	107,609	26,902	167,852	302,363
14	2035	4,560	144,947	901,051	0	0	0	116,758	29,190	190,232	336,180
15	2036	4,560	156,953	906,614	0	0	0	126,379	31,595	212,612	370,586
16	2037	4,560	169,196	912,385	0	0	0	136,217	34,054	234,993	405,264
17	2038	4,560	182,099	918,394	0	0	0	146,583	36,646	257,373	440,602
18	2039	4,560	195,660	924,614	0	0	0	157,479	39,370	279,753	476,602
19	2040	4,560	209,927	931,051	0	0	0	168,941	42,235	302,133	513,309
20	2041	4,560	224,918	937,672	0	0	0	180,986	45,247	324,513	550,747
21	2042	4,560	240,699	944,483	0	0	0	193,667	48,417	346,894	588,978
22	2043	4,560	257,318	951,480	0	0	0	207,022	51,755	369,274	628,051
23	2044	4,560	274,829	958,646	0	0	0	221,094	55,274	391,654	668,022
24	2045	4,560	293,296	966,002	0	0	0	235,933	58,983	414,034	708,951
25	2046	4,560	312,740	973,543	0	0	0	251,557	62,889	436,415	750,861
26	2047	4,560	333,219	981,288	0	0	0	268,012	67,003	458,795	793,810
27	2048	4,560	354,774	989,243	0	0	0	285,331	71,333	481,175	837,839
28	2049	4,560	377,448	997,404	0	0	0	303,317	75,829	503,555	882,701
29	2050	0	397,822	878,938	0	0	0	319,683	79,921	525,936	925,539
30	2051	0	419,200	897,417	0	0	0	336,856	84,214	531,531	952,601
31	2052	0	441,647	916,353	0	0	0	354,887	88,722	531,531	975,139
32	2053	0	465,188	935,733	0	0	0	373,796	93,449	531,531	998,776

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
33	2054	0	489,870	955,550	0	0	0	393,620	98,405	531,531	1,023,555
34	2055	0	515,726	975,827	0	0	0	414,385	103,596	531,531	1,049,512
35	2056	0	542,791	996,600	0	0	0	436,118	109,030	531,531	1,076,679
36	2057	0	571,074	1,017,904	0	0	0	458,831	114,708	531,531	1,105,070
37	2058	0	600,657	1,039,819	0	0	0	482,586	120,646	531,531	1,134,763
38	2059	0	631,557	1,062,416	0	0	0	507,417	126,854	531,531	1,165,802
39	2060	0	664,131	1,086,060	0	0	0	533,568	133,392	531,531	1,198,491
40	2061	0	698,078	1,110,662	0	0	0	560,819	140,205	531,531	1,232,555
41	2062	0	733,433	1,136,046	0	0	0	589,197	147,299	531,531	1,268,027
42	2063	0	770,193	1,162,266	0	0	0	618,697	154,674	531,531	1,304,902
43	2064	0	808,338	1,189,379	0	0	0	649,303	162,326	531,531	1,343,159
44	2065	0	847,820	1,217,489	0	0	0	680,977	170,244	531,531	1,382,752
45	2066	0	888,632	1,246,692	0	0	0	713,725	178,431	531,531	1,423,687
46	2067	0	930,925	1,276,943	0	0	0	747,662	186,916	531,531	1,466,109
47	2068	0	974,762	1,308,206	0	0	0	782,831	195,708	531,531	1,510,070
48	2069	0	1,020,089	1,340,555	0	0	0	819,164	204,791	531,531	1,555,486
49	2070	0	1,066,483	1,374,493	0	0	0	856,368	214,092	531,531	1,601,990
50	2071	0	1,114,204	1,409,814	0	0	0	894,632	223,658	531,531	1,649,821
51	2072	0	1,163,237	1,446,432	0	0	0	933,938	233,484	531,531	1,698,953
52	2073	0	1,213,458	1,484,447	0	0	0	974,191	243,548	531,531	1,749,269
53	2074	0	1,264,824	1,523,916	0	0	0	1,015,359	253,840	531,531	1,800,730
54	2075	0	1,317,322	1,564,884	0	0	0	1,057,437	264,359	531,531	1,853,327
55	2076	0	1,371,009	1,607,349	0	0	0	1,100,466	275,117	531,531	1,907,113
56	2077	0	1,425,891	1,651,332	0	0	0	1,144,452	286,113	531,531	1,962,095
57	2078	0	1,481,975	1,696,840	0	0	0	1,189,412	297,353	531,531	2,018,296
58	2079	0	1,539,460	1,743,726	0	0	0	1,235,499	308,875	531,531	2,075,904
59	2080	0	1,598,419	1,791,914	0	0	0	1,282,738	320,685	531,531	2,134,954
60	2081	0	1,658,467	1,841,621	0	0	0	1,330,842	332,710	531,531	2,195,083
61	2082	0	1,719,492	1,892,937	0	0	0	1,379,717	344,929	531,531	2,256,177
62	2083	0	1,781,343	1,945,956	0	0	0	1,429,240	357,310	531,531	2,318,081
63	2084	0	1,843,825	2,000,782	0	0	0	1,479,230	369,808	531,531	2,380,568
64	2085	0	1,906,376	2,057,313	0	0	0	1,529,312	382,328	531,531	2,443,171
65	2086	0	1,969,547	2,115,158	0	0	0	1,579,895	394,974	531,531	2,506,399
66	2087	0	2,033,403	2,174,331	0	0	0	1,631,033	407,758	531,531	2,570,322
67	2088	0	2,098,065	2,234,891	0	0	0	1,682,831	420,708	531,531	2,635,069
68	2089	0	2,163,749	2,296,893	0	0	0	1,735,475	433,869	531,531	2,700,874
69	2090	0	2,230,884	2,360,388	0	0	0	1,789,340	447,335	531,531	2,768,205
70	2091	0	2,300,373	2,425,419	0	0	0	1,845,037	461,259	531,531	2,837,827
71	2092	0	2,371,454	2,492,002	0	0	0	1,902,010	475,503	531,531	2,909,044
72	2093	0	2,444,163	2,560,178	0	0	0	1,960,289	490,072	531,531	2,981,892

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
73	2094	0	2,518,540	2,629,988	0	0	0	2,019,904	504,976	531,531	3,056,411
74	2095	0	2,594,623	2,701,476	0	0	0	2,080,887	520,222	531,531	3,132,639
75	2096	0	2,672,452	2,774,685	0	0	0	2,143,270	535,817	531,531	3,210,618
76	2097	0	2,752,071	2,849,661	0	0	0	2,207,087	551,772	531,531	3,290,389
77	2098	0	2,833,522	2,926,451	0	0	0	2,272,373	568,093	531,531	3,371,997
78	2099	0	2,916,852	3,005,101	0	0	0	2,339,165	584,791	531,531	3,455,487
79	2100	0	3,002,104	3,085,661	0	0	0	2,407,498	601,875	531,531	3,540,904
80	2101	0	3,089,330	3,168,181	0	0	0	2,477,414	619,353	531,531	3,628,298
81	2102	0	3,178,579	3,252,712	0	0	0	2,548,951	637,238	531,531	3,717,720
82	2103	0	3,269,900	3,339,307	0	0	0	2,622,150	655,537	531,531	3,809,218
83	2104	0	3,363,348	3,428,021	0	0	0	2,701,049	675,262	531,531	3,907,842