

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
TEST TWO

By

Agent One
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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%.¹

- 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: **Test Two**

Years to be saved: **2.0**

Interest to be saved: **\$1,804**

Cash in plan after 3.0 years: **\$92,919**

6

YOUR CURRENT DEBT TRAJECTORY

	Current
Total Debt Balance:	\$50,000.00
Total Number of Years to Repay Debt:	3.0
When You Will Be Debt-Free:	Jun. 2024
Total Cost of the Debt (Interest):	\$3,943.61
Amount You Will Pay to Eliminate Debt:	\$53,943.61

CURRENT DEBT-BY-DEBT REPAYMENT PLAN

On average,
7.31%
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
Debt 1	\$50,000.00	5.00%	\$1,500.00	\$3,943.61	3.0	\$53,943.61
Total	\$50,000.00			\$3,943.61	3.0	\$53,943.61



Debtor: **Test Two**

Years to be saved: **2.0**

Interest to be saved: **\$1,804**

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7

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

	G.O.L.D.E.N.
Total Debt Balance:	\$50,000.00
Total Number of Years to Repay Debt:	1.0
When You Will Be Debt-Free:	May. 2022
Total Cost of the Debt (Interest):	\$2,139.79
Amount You Will Pay to Eliminate Debt:	\$52,139.80

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
Debt 1	\$50,000.00	5.00%	\$1,500.00	12	May. 2022	\$34,139.79	\$1,500.00
Total	\$50,000.00		\$1,500.00	12	May. 2022	\$34,139.79	\$1,500.00



Debtor: **Test Two**

Years to be saved: **2.0**

Interest to be saved: **\$1,804**

Cash in plan after 3.0 years: **\$92,919**

8

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

	Current	G.O.L.D.E.N.
Total Debt Balance:	\$50,000.00	\$50,000.00
Total Number of Years to Repay Debt:	3.0	1.0
When You Will Be Debt Free:	Jun. 2024	May. 2022
Total Cost of the Debt (Interest):	\$3,943.61	\$2,139.79
Amount You Will Pay to Eliminate Debt:	\$53,943.61	\$52,139.80

With G.O.L.D.E.N., you could save **2.0 years** and **\$1,803.81 in interest** to pay off your debt!

You could also accumulate

\$92,919

in tax-free savings

and

\$2,861,806

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: **Test Two**

Years to be saved: **2.0**

Interest to be saved: **\$1,804**

Cash in plan after 3.0 years: **\$92,919**

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	67,000	43,690	2,854,774	0	34,140	31,419	4,697	9,029	0	13,726
2	2023	36,000	61,149	2,855,025	0	0	14,608	35,901	12,627	0	48,529
3	2024	36,000	84,998	2,857,306	0	0	0	70,735	17,684	4,500	92,919
4	2025	36,000	126,051	2,859,791	0	0	0	103,976	25,994	22,500	152,470
5	2026	36,000	173,080	2,964,431	0	0	0	141,498	35,374	40,500	217,372
6	2027	36,000	218,583	3,087,066	0	0	0	178,082	44,520	58,500	281,102
7	2028	36,000	266,814	3,211,781	0	0	0	216,860	54,215	76,500	347,575
8	2029	36,000	317,943	3,338,863	0	0	0	257,956	64,489	94,500	416,944
9	2030	36,000	371,960	3,468,118	0	0	0	301,376	75,344	112,500	489,220
10	2031	36,000	429,074	3,598,907	0	0	0	347,225	86,806	120,000	554,031
11	2032	36,000	488,554	3,730,541	0	0	0	395,038	98,759	120,000	613,797
12	2033	36,000	551,471	3,863,317	0	0	0	445,616	111,404	120,000	677,020
13	2034	36,000	618,053	3,997,899	0	0	0	499,127	124,782	120,000	743,909
14	2035	36,000	688,328	4,134,461	0	0	0	555,617	138,904	120,000	814,521
15	2036	36,000	762,649	4,272,543	0	0	0	615,175	153,794	120,000	888,969
16	2037	36,000	838,487	4,412,413	0	0	0	676,123	169,031	120,000	965,154
17	2038	36,000	918,489	4,553,280	0	0	0	740,426	185,107	120,000	1,045,533
18	2039	36,000	1,003,018	4,695,452	0	0	0	808,368	202,092	120,000	1,130,459
19	2040	36,000	1,092,315	4,839,254	0	0	0	880,141	220,035	120,000	1,220,177
20	2041	36,000	1,186,657	4,984,834	0	0	0	955,954	238,989	120,000	1,314,943
21	2042	36,000	1,286,084	5,132,240	0	0	0	1,035,837	258,959	120,000	1,414,796
22	2043	36,000	1,390,632	5,281,050	0	0	0	1,119,838	279,959	120,000	1,519,797
23	2044	36,000	1,500,616	5,431,472	0	0	0	1,208,204	302,051	120,000	1,630,255
24	2045	36,000	1,616,282	5,584,016	0	0	0	1,301,128	325,282	120,000	1,746,410
25	2046	36,000	1,737,823	5,738,938	0	0	0	1,398,790	349,698	120,000	1,868,488
26	2047	36,000	1,865,801	5,896,246	0	0	0	1,501,616	375,404	120,000	1,997,020
27	2048	36,000	2,000,433	6,056,186	0	0	0	1,609,794	402,448	120,000	2,132,242
28	2049	36,000	2,142,142	6,218,350	0	0	0	1,723,660	430,915	120,000	2,274,575
29	2050	36,000	2,291,333	6,382,746	0	0	0	1,843,528	460,882	120,000	2,424,409
30	2051	36,000	2,448,250	6,549,438	0	0	0	1,969,598	492,400	120,000	2,581,998
31	2052	36,000	2,613,224	6,718,581	0	0	0	2,102,126	525,532	120,000	2,747,658
32	2053	36,000	2,786,432	6,890,635	0	0	0	2,241,253	560,313	120,000	2,921,566

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	36,000	2,968,038	7,066,057	0	0	0	2,387,117	596,779	120,000	3,103,896
34	2055	36,000	3,158,332	7,245,118	0	0	0	2,539,952	634,988	120,000	3,294,940
35	2056	36,000	3,357,628	7,428,002	0	0	0	2,697,947	674,487	120,000	3,492,434
36	2057	0	3,535,301	7,139,105	0	0	0	2,840,566	710,141	120,000	3,670,707
37	2058	0	3,720,178	7,290,371	0	0	0	2,989,031	747,258	120,000	3,856,289
38	2059	0	3,913,513	7,445,289	0	0	0	3,144,294	786,073	120,000	4,050,367
39	2060	0	4,115,763	7,603,996	0	0	0	3,306,701	826,675	120,000	4,253,376
40	2061	0	4,327,120	7,766,691	0	0	0	3,476,403	869,101	120,000	4,465,504
41	2062	0	4,547,726	7,933,529	0	0	0	3,653,513	913,378	120,000	4,686,891
42	2063	0	4,777,704	8,104,892	0	0	0	3,838,114	959,529	120,000	4,917,643
43	2064	0	5,016,973	8,281,163	0	0	0	4,030,150	1,007,537	120,000	5,157,687
44	2065	0	5,265,545	8,462,690	0	0	0	4,229,635	1,057,409	120,000	5,407,044
45	2066	0	5,523,532	8,649,844	0	0	0	4,436,980	1,109,245	120,000	5,666,225
46	2067	0	5,795,850	8,847,638	0	0	0	4,655,530	1,163,883	120,000	5,939,413
47	2068	0	6,078,603	9,054,473	0	0	0	4,882,450	1,220,613	120,000	6,223,063
48	2069	0	6,372,123	9,267,996	0	0	0	5,118,006	1,279,501	120,000	6,517,507
49	2070	0	6,676,734	9,488,374	0	0	0	5,362,433	1,340,608	120,000	6,823,041
50	2071	0	6,992,414	9,715,786	0	0	0	5,615,713	1,403,928	120,000	7,139,642
51	2072	0	7,319,147	9,950,628	0	0	0	5,877,817	1,469,454	120,000	7,467,272
52	2073	0	7,656,644	10,193,420	0	0	0	6,148,545	1,537,136	120,000	7,805,681
53	2074	0	8,005,093	10,444,523	0	0	0	6,428,026	1,607,007	120,000	8,155,033
54	2075	0	8,364,370	10,704,668	0	0	0	6,716,138	1,679,035	120,000	8,515,173
55	2076	0	8,734,000	10,974,474	0	0	0	7,012,608	1,753,152	120,000	8,885,760
56	2077	0	9,115,122	11,256,393	0	0	0	7,318,072	1,829,518	120,000	9,267,591
57	2078	0	9,504,745	11,549,409	0	0	0	7,630,254	1,907,563	120,000	9,657,817
58	2079	0	9,901,609	11,853,578	0	0	0	7,948,154	1,987,039	120,000	10,055,193
59	2080	0	10,304,618	12,169,688	0	0	0	8,270,930	2,067,732	120,000	10,458,662
60	2081	0	10,713,148	12,498,165	0	0	0	8,598,075	2,149,519	120,000	10,867,594
61	2082	0	11,126,500	12,839,129	0	0	0	8,929,112	2,232,278	120,000	11,281,390
62	2083	0	11,545,181	13,192,928	0	0	0	9,264,442	2,316,110	120,000	11,700,552
63	2084	0	11,969,636	13,559,162	0	0	0	9,604,459	2,401,115	120,000	12,125,574
64	2085	0	12,400,890	13,937,620	0	0	0	9,950,051	2,487,513	120,000	12,557,564
65	2086	0	12,840,973	14,327,087	0	0	0	10,302,970	2,575,742	120,000	12,998,712
66	2087	0	13,293,846	14,725,541	0	0	0	10,665,932	2,666,483	120,000	13,452,415
67	2088	0	13,756,668	15,134,789	0	0	0	11,036,838	2,759,210	120,000	13,916,048
68	2089	0	14,229,226	15,555,205	0	0	0	11,415,474	2,853,869	120,000	14,389,343
69	2090	0	14,710,629	15,987,540	0	0	0	11,801,113	2,950,278	120,000	14,871,391
70	2091	0	15,199,771	16,432,222	0	0	0	12,192,795	3,048,199	120,000	15,360,994
71	2092	0	15,694,444	16,888,697	0	0	0	12,588,999	3,147,250	120,000	15,856,248
72	2093	0	16,196,097	17,355,767	0	0	0	12,990,802	3,247,701	120,000	16,358,503

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	16,704,970	17,833,696	0	0	0	13,398,433	3,349,608	120,000	16,868,041
74	2095	0	17,221,818	18,322,886	0	0	0	13,812,554	3,453,138	120,000	17,385,692
75	2096	0	17,748,311	18,823,737	0	0	0	14,234,635	3,558,659	120,000	17,913,294
76	2097	0	18,288,102	19,336,619	0	0	0	14,667,887	3,666,972	120,000	18,454,858
77	2098	0	18,849,177	19,861,813	0	0	0	15,117,592	3,779,398	120,000	19,016,990
78	2099	0	19,422,936	20,399,378	0	0	0	15,577,465	3,894,366	120,000	19,591,831
79	2100	0	20,009,675	20,949,637	0	0	0	16,047,740	4,011,935	120,000	20,179,675
80	2101	0	20,609,675	21,512,916	0	0	0	16,528,646	4,132,161	120,000	20,780,807
81	2102	0	21,223,264	22,089,554	0	0	0	17,020,444	4,255,111	120,000	21,395,555
82	2103	0	21,850,757	22,679,897	0	0	0	17,523,387	4,380,847	120,000	22,024,234
83	2104	0	22,492,475	23,284,299	0	0	0	18,037,733	4,509,433	120,000	22,667,167
84	2105	0	23,148,773	23,903,125	0	0	0	18,563,767	4,640,942	120,000	23,324,709
85	2106	0	23,820,006	24,536,750	0	0	0	19,101,773	4,775,443	120,000	23,997,216
86	2107	0	24,506,523	25,185,556	0	0	0	19,652,031	4,913,008	120,000	24,685,039
87	2108	0	25,208,718	25,849,937	0	0	0	20,214,859	5,053,715	120,000	25,388,574
88	2109	0	25,926,984	26,530,298	0	0	0	20,790,569	5,197,642	120,000	26,108,211
89	2110	0	26,661,707	27,227,051	0	0	0	21,379,473	5,344,868	120,000	26,844,341
90	2111	0	27,413,315	27,940,621	0	0	0	22,014,527	5,503,632	120,000	27,638,159