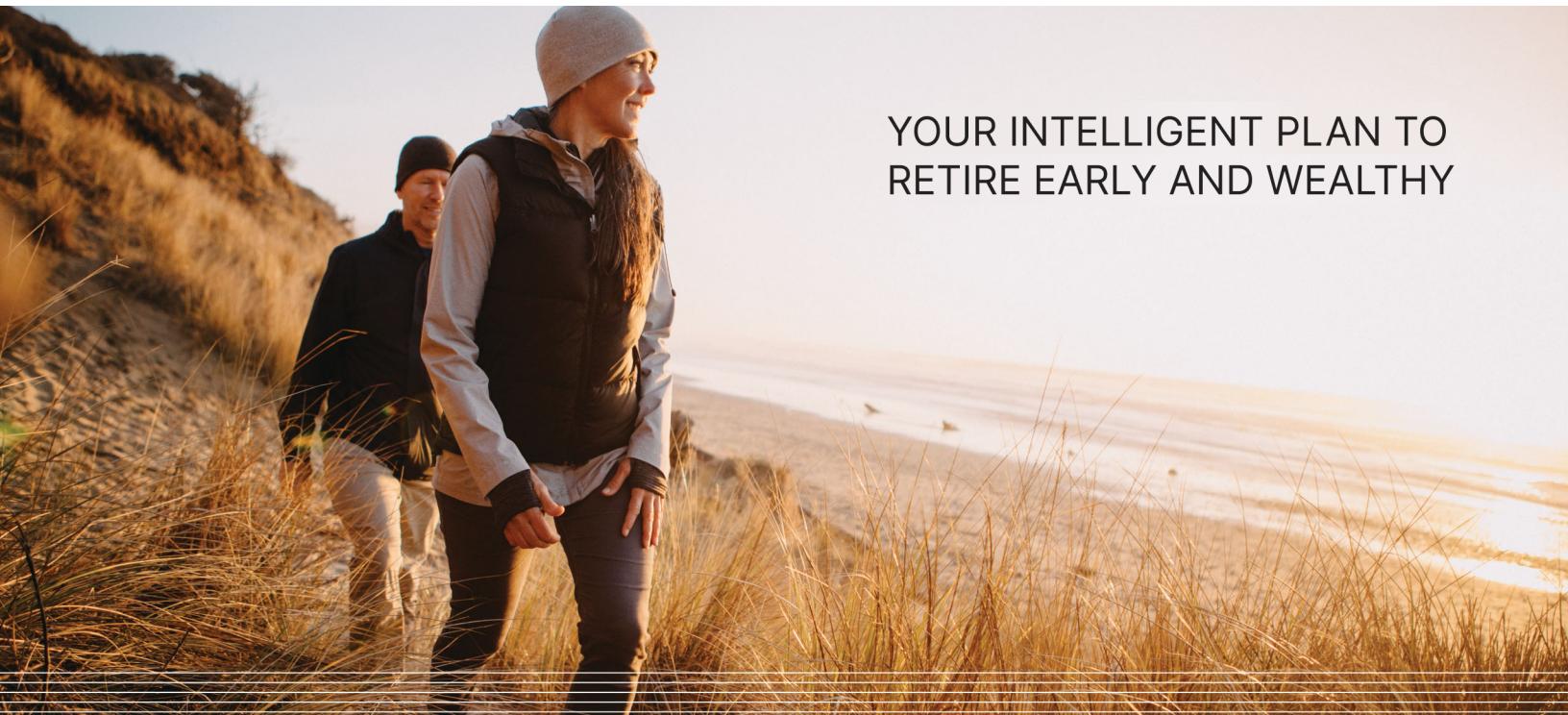




# WealthyIQ

YOUR INTELLIGENT PLAN TO  
RETIRE EARLY AND WEALTHY



**Helen & David Okorie's**

Financial Freedom Analysis

Prepared Date: 08/28/2024

Prepared By: Darius Stover

darius.stover@gmail.com

1

**Pay Yourself First.**

2

**Build An Asset While Paying Off Liabilities.**

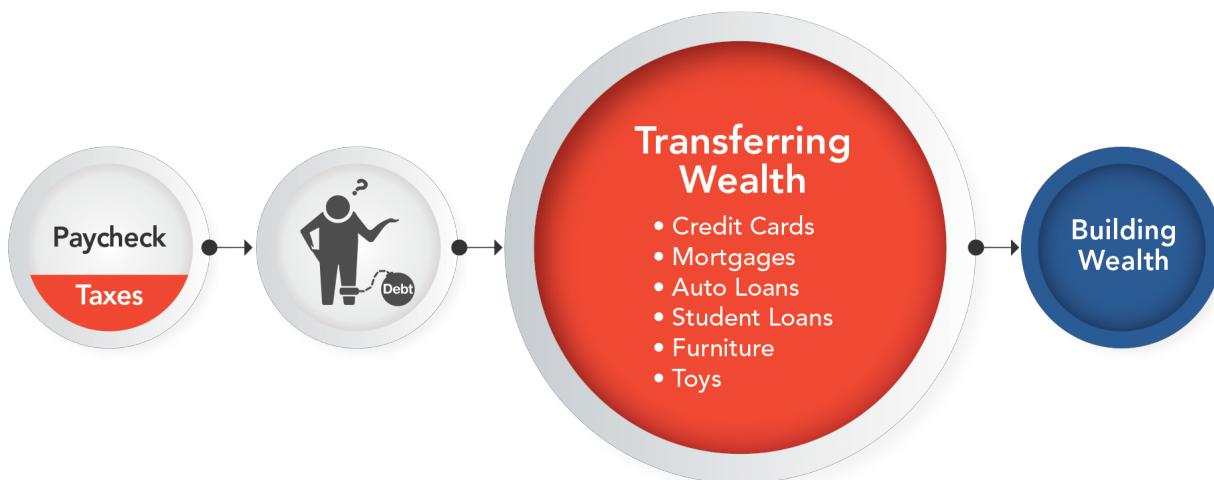
3

**It's Not What You Make, It's How Much You Keep.**

## **What Does Financial Freedom Look Like?**

We define financial freedom as control -- control over your life, your money, and your future. When you control your cash flow you never have to dip into your future income potential and borrow money today against your future earnings. With financial freedom, you can bypass the banks and other financial institutions that restrict your ability to become your own source of financing. We believe that all individuals have the right to live their lives in pursuit of dreams and aspirations that are impressed upon one's heart. Financial Freedom is a tool that we believe is foundational to a life of impact.

## The System Is Rigged Against You



“

"As many as 60% of U.S. households are at risk of not having enough money in retirement to cover the basics."

— U.S. Government Accountability office

“

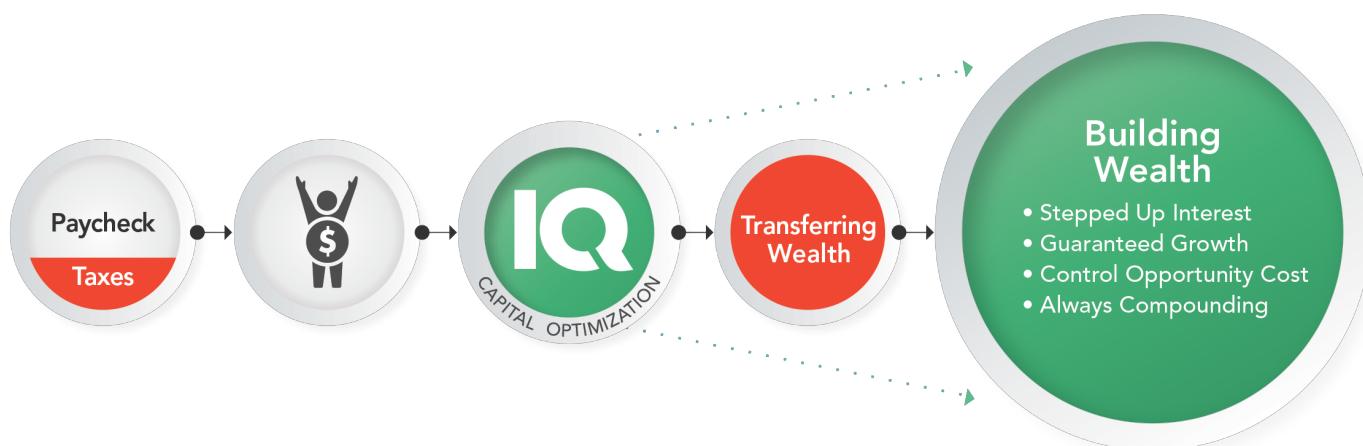
"Approximately 48% of all pre-retirees aged 55+ have ZERO savings of any kind."

— U.S. Government Accountability office

# THE SMART SOLUTION

## Proprietary Formula

### Break The Cycle



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

— Albert Einstein

## Proprietary Formula

## Required Features Of Financial Vehicle

- |  |   |
|--|---|
| <span style="color: green;">✓</span> STEPPED UP INTEREST             | <span style="color: green;">✓</span> CONTROL            |
| <span style="color: green;">✓</span> GUARANTEED INTEREST             | <span style="color: green;">✓</span> ACCESS TO CAPITAL  |
| <span style="color: green;">✓</span> NO RISK TO PRINCIPAL & INTEREST | <span style="color: green;">✓</span> JUDGMENT PROTECTED |
| <span style="color: green;">✓</span> PREDICTABLE                     | <span style="color: green;">✓</span> INCOME PROTECTION  |
| <span style="color: green;">✓</span> LIQUIDITY                       | <span style="color: green;">✓</span> ASSET PROTECTION   |

ADDITIONAL BONUS:

✓ Dividends✓ Tax-Free Growth✓ Tax-Free Income

## Vehicles That Do Not Work

**Fortune Magazine** reports that since 1985 only 4% of all the fund managers beat the S&P 500 index ("the market"), and the few who did it, did so by only a small margin. In other words, almost no fund managers have done what they're paid by you to do — beat the market.

**Ted Benna** the inventor of the 401(k) says he created "a monster" that should be "blown up".

## Proprietary Formula

### WHAT

The intelligent order  
of which debt to  
pay first

### WHEN

The exact time  
to pay debt off

### HOW

WealthyIQ's team  
is there as your  
partner



## Desired Outcomes

### Helen & David Okorie's Desired Outcomes

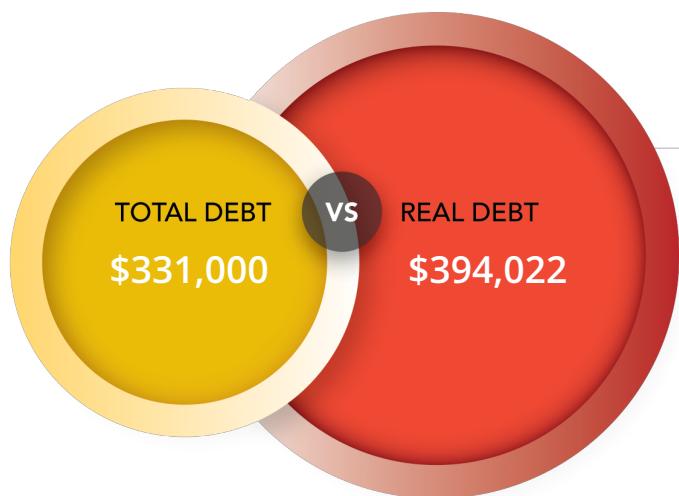
- Debt Freedom
- Early Retirement
- Make more income
- Travel with children



## Current Liabilities



Years Left	Pay Off Date	Payments Left	Debt/ Liability	% Rate	Current Balance	Monthly Payment	Interest Paid	Total Owed
6.3	11/2030	76	New Vehicle	9.60%	<b>30,000</b>	530.00	10,109	<b>40,109</b>
13.6	02/2038	163	Mortgage	3.75%	<b>191,000</b>	1500.00	52,913	<b>243,913</b>
26.3	10/2050	315	Student Loan	0.00%	<b>110,000</b>	350.00	0	<b>110,000</b>
<b>Totals</b>					<b>331,000</b>	<b>2,380</b>	<b>63,022</b>	<b>394,022</b>



## Your Real Liability Calculation

$$\begin{array}{rcl}
 \$331,000 & & \text{Total Debt} \\
 + & \$63,022 & \text{Total Interest Paid} \\
 \hline
 = & \$394,022 & \text{Real Debt}
 \end{array}$$

## RECOMMENDED COURSE CORRECTION

9

### Capital Optimization Solution

**12.33 years**

Wealthy IQ Payoff

**\$1,779**

Interest Saved

Years Completed	Pay Off Date	Payments Ratio	Debt/ Liability	% Rate	Monthly Payment	Amount To Payoff	Cumulative Tailwind	Saved Interest
4.3	10/2028	51 / 76	New Vehicle	9.60%	<b>530</b>	12,355	<b>530</b>	1,253
10.7	03/2035	128 / 315	Student Loan	0.00%	<b>350</b>	37,713	<b>880</b>	0
12.3	11/2036	148 / 163	Mortgage	3.75%	<b>1,500</b>	22,888	<b>2,380</b>	526
<b>Totals</b>					<b>2,380</b>	<b>72,956</b>	<b>2,380</b>	<b>1,779</b>

Cash Flow Increase Projected Start Date: 06/2038

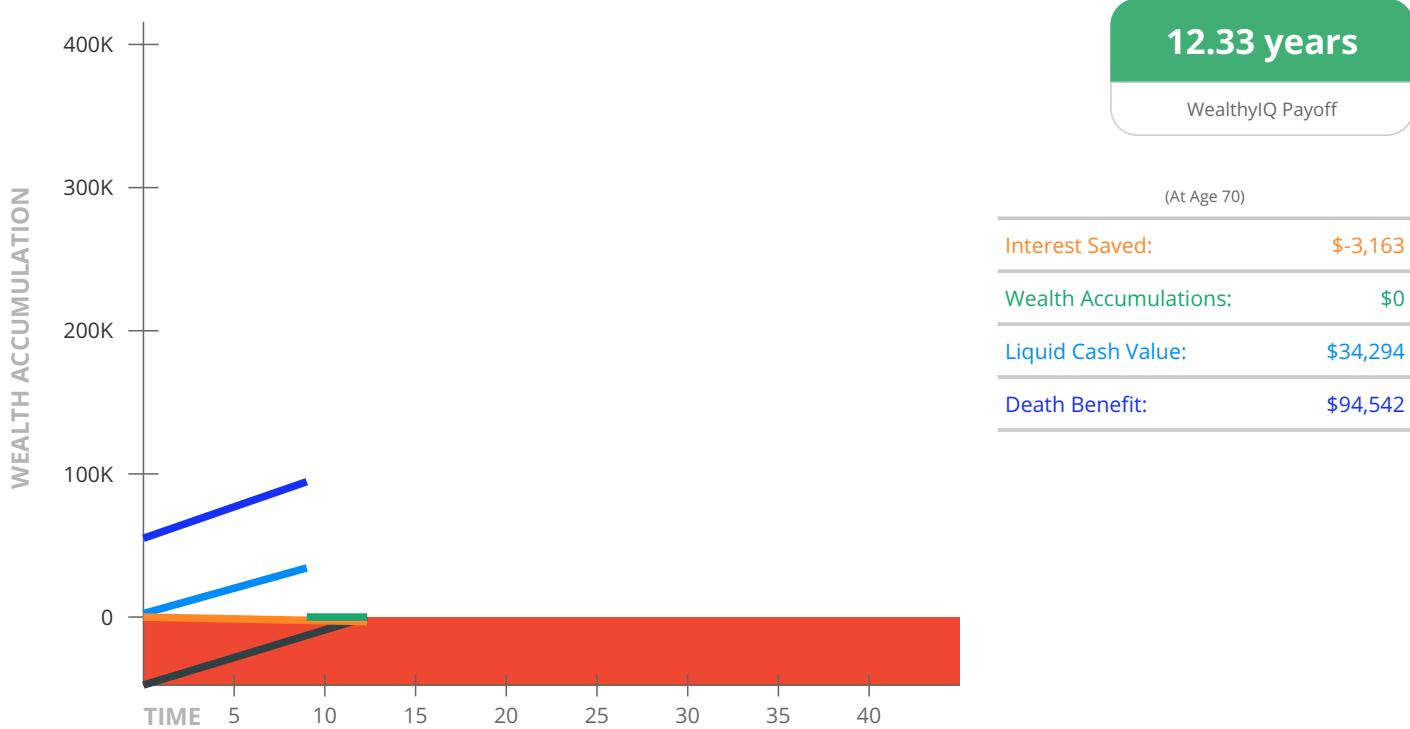
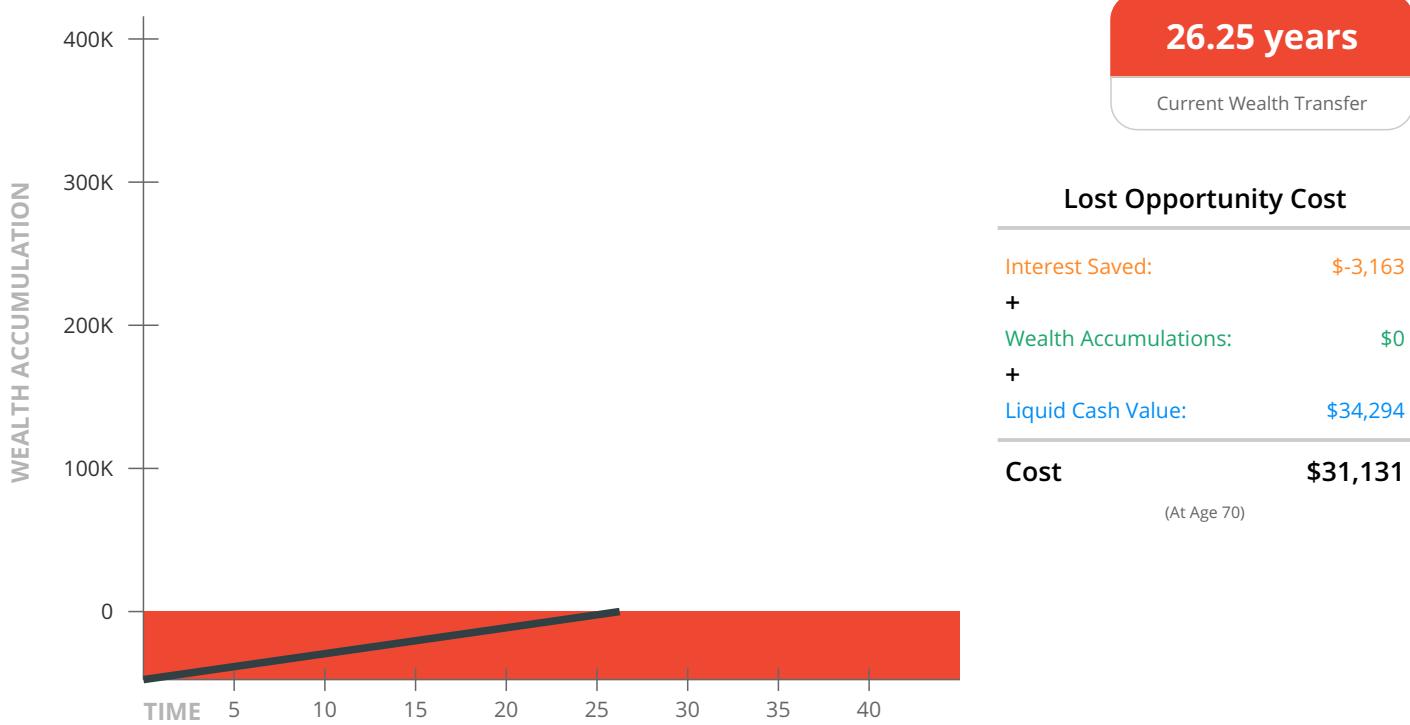
**\$2,380**

Monthly Cash Flow Increase

**\$28,560**

Annual Cash Flow Increase

## Capital Optimization Solution



## The Next Steps to Your Financial Future

From getting you started to monitoring and scheduling payoffs, Wealthy IQ's dedicated team is here to guide you on your path to financial freedom.

### YOUR STEPS:



Application



Paramed



Initiate Plan

### OUR STEPS:



Application Submission



Order Paramed



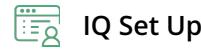
Underwriting / Additional Requirements



Delivery of Policy



Online Setup



IQ Set Up



Schedule 1st Payoff



Monitor Future Payoff's



IQ Community

## Payoff Dates

1st Payoff:	New Vehicle	2nd Payoff:	Student Loan	3rd Payoff:	Mortgage
10/2028	\$12,355	03/2035	\$37,713	11/2036	\$22,888
Payment Ratio:	51 / 76	Payment Ratio:	128 / 315	Payment Ratio:	148 / 163
Interest Saved:	\$1,253	Interest Saved:	\$0	Interest Saved:	\$526
TailWind Increase:	\$530	TailWind Increase:	\$350	TailWind Increase:	\$1,500
Cumulative Tailwind:	\$530	Cumulative Tailwind:	\$880	Cumulative Tailwind:	\$2,380

Freedom Projected On: **11/2036**  
Loan Replenishment: **06/2038**

**\$-3,163**



## Plan Summary

## Hypothetical Wealth Transformation Summary

INITIAL INSURANCE INFO				CAPITAL OPTIMIZATION				LOAN INFORMATION	
Policy Year	Age	Annual Premium	Death Benefit	Increased Cash Value	EOY Cash Values	EOY Mo. Tailwind	Savings Account	From Policy	EOY Loan Balance
1	62	4,200	55,064	2,407	2,407	0	0	0	0
2	63	4,200	59,932	3,005	5,412	0	0	0	0
3	64	4,200	64,810	3,755	9,167	0	0	0	0
4	65	4,200	69,704	3,903	13,070	0	0	0	0
5	66	4,200	74,617	4,057	17,127	530	0	11,825	6,930
6	67	4,200	79,554	4,049	21,176	530	0	0	779
7	68	4,200	84,518	4,208	25,384	530	0	0	0
8	69	4,200	89,513	4,372	29,756	530	0	0	0
9	70	4,200	94,542	4,538	34,294	530	0	0	0
10	71	4,200	99,611	4,708	39,002	0	0	0	0
11	72	4,200	104,726	4,878	43,880	0	0	36,833	33,176
12	73	4,200	109,892	5,050	48,930	0	0	0	24,080
13	74	4,200	115,122	5,225	54,155	0	0	21,388	22,995
14	75	4,200	120,432	5,409	59,564	0	0	0	0
15	76	0	120,432	0	59,564	0	0	0	0
16	77	0	120,432	0	59,564	0	0	0	0
17	78	0	120,432	0	59,564	0	0	0	0
18	79	0	120,432	0	59,564	0	0	0	0
19	80	0	120,432	0	59,564	0	0	0	0
20	81	0	120,432	0	59,564	0	0	0	0
21	82	0	120,432	0	59,564	0	0	0	0
22	83	0	120,432	0	59,564	0	0	0	0
23	84	0	120,432	0	59,564	0	0	0	0
24	85	0	120,432	0	59,564	0	0	0	0
25	86	0	120,432	0	59,564	0	0	0	0
26	87	0	120,432	0	59,564	0	0	0	0
27	88	0	120,432	0	59,564	0	0	0	0
28	89	0	120,432	0	59,564	0	0	0	0

Continued on next page

These values shown are in no way endorsed by any insurance company and are not valid without a company illustration. All policy loans assume NO dividend reduction on loaned money. The approximate death benefits shown may be reduced outstanding policy loans. Savings projection shown is based on a 1% growth rate.

## Plan Summary

## Hypothetical Wealth Transformation Summary (continued)

INITIAL INSURANCE INFO				CAPITAL OPTIMIZATION				LOAN INFORMATION	
Policy Year	Age	Annual Premium	Death Benefit	Increased Cash Value	EOY Cash Values	EOY Mo. Tailwind	Savings Account	From Policy	EOY Loan Balance
29	90	0	120,432	0	59,564	0	0	0	0
30	91	0	120,432	0	59,564	0	0	0	0
31	92	0	120,432	0	59,564	0	0	0	0
32	93	0	120,432	0	59,564	0	0	0	0
33	94	0	120,432	0	59,564	0	0	0	0
34	95	0	120,432	0	59,564	0	0	0	0
35	96	0	120,432	0	59,564	0	0	0	0
36	97	0	120,432	0	59,564	0	0	0	0
37	98	0	120,432	0	59,564	0	0	0	0
38	99	0	120,432	0	59,564	0	0	0	0
39	100	0	120,432	0	59,564	0	0	0	0

These values shown are in no way endorsed by any insurance company and are not valid without a company illustration. All policy loans assume NO dividend reduction on loaned money. The approximate death benefits shown may be reduced outstanding policy loans. Savings projection shown is based on a 1% growth rate.

## DISCLOSURE STATEMENT

This report is an illustration comparing your current debt situation with a potential modified debt plan that is invested in other standard investment vehicles as well as a whole life insurance policy. This illustration can provide only broad, general guidelines that may be helpful in shaping your thinking about whether to maintain your current debt status or pursue a modified debt plan.

This report provides estimates based on our general understanding of current tax laws, which may be subject to change. Payment of income taxes are not included in the effective return of the Savings/Side Fund. The return rates provided in this report assume an after-tax rate of return.

All rates of return are hypothetical and are not a guarantee of the future performance of any financial product. Income and capital projections and the whole life insurance alternative are estimates only. All assumptions, including returns, fees and other expenses, are estimates and are not product specific. In addition, income and capital projections do not reflect the impact of estimated federal and state income taxes when applicable. You must consult with your tax advisor regarding the specific rules applicable to your state of residence.

Nothing in this report guarantees that you will be eligible for any financial product, including any whole life insurance policy. The insurance policies described in this report may not be available to you due to restrictive state laws, a lack of underwriting approval by the insurance company, or other factors.

This report does not provide any legal, accounting, or tax advice. You are responsible for discussing any legal and accounting matters related to this report and the matters contained herein directly with your tax and legal counselors in each of those areas and in light of your investment objectives, age, tax bracket, and other factors. This material has been prepared for informational purposes only and is not a solicitation or an offer to buy or sell a security or instrument or to participate in any trading or investment strategy.

Please note that the results depicted in the illustrations are based on the specific assumptions you have provided. Any variation in the assumptions used, particularly with respect to the applicable rates of return during the illustration period will cause significant variations in the illustrated results and could materially impact the value of the illustration for comparative purposes.

Conceptual Illustration For Educational Purposes Only Registered Trademark and Copyright 2024 by Wealthy IQ