



Debt Free Life™

Business Solutions

Eliminate debt in 9 years or less, without spending any additional money.



What is Debt Free Life?

Between loans, high overhead costs, cash flow issues and credit card bills, the journey to achieving the American Dream can leave many of us saddled with debt. Because of these debts, a large portion of our earned income from our businesses will go towards paying interest. As a result, our exit and retirement savings are crippled. **The solution is Debt Free Life.**

Debt Free Life is an insurance solution that builds a cash value over time. As your cash value grows, you can eliminate all your debt incrementally and save the balance for retirement – **without spending any additional money.** With Debt Free Life, you can create a long-lasting legacy by achieving financial freedom and retiring with tax-favored income.



America's Debt Burden

Last year, debt owed by business owners reached historically high numbers – posing a risk to their financial stability.¹

Fail rate of small U.S. businesses ²

The 1st Year	The 5th Year
20%	50%

Corporations are carrying 70% of all debt.³



2 in 10 Americans spend **50% - 100%** of their monthly income on debt repayment.⁴

¹ 2019 Financial Stability Report, ² Bureau of Labor and Fundera, ³ Fred St. Louis Federal Reserve, ⁴ 2019 Survey Data by Northwestern Mutual

Success for Small Business Owners

See what financial freedom looks like.

Debt Free Life is an insurance solution that builds cash value for your business while eliminating debt and decreasing the amount of interest paid to lenders.

The Real Cost of Interest

Construction Loan: **\$1,500,000**
Term: **10 Years**
Interest Rate: **4.5%**

Monthly Payment: **\$15,546**
Total Payments: **\$1,865,481**
Total Interest Paid: **\$365,491**



Bryan

Meet Bryan. His business will be in debt for **27.8** years, paying over **\$650k** in interest!
That's **\$26,286/mo.** going to debt every month!

What did Debt Free Life Business Solutions do for Bryan?

Debt Free in 6.4 Years!



Interest Saved: **\$270,008**
Saved over **\$10 million** in liquidity in **28 years**
In addition, Bryan has now freed up over **\$26k/mo.** or **\$312k** every year to improve cash flow and create additional business opportunities.

Achieve Financial Freedom Without Any Additional Out-of-Pocket Costs.

What are the advantages of using Debt Free Life for my business?

- Secure equipment financing
- Increase cash flow
- Gain tax savings
- Pay off debt with flexible premiums and loan repayment schedule
- Lower depreciation while increasing business value
- Claim a death benefit
- Tools for a successful exit strategy

Can my business afford Debt Free Life?

Yes! Debt Free Life allows you to accomplish your business goals by eliminating debt, increasing your cash flow and saving on interest without spending any additional money than you are currently spending.

The question is not can you afford this program, rather, **can you afford to delay getting started?**

When should I implement Debt Free Life?

As soon as you can! The earlier you begin your journey to financial freedom, the greater results you will see. Contact your Debt Free Life consultant today!