

The NEW MORTGAGE Solution

Understanding how your
home can work for you
instead of you working for
your mortgage!

Brought to you by



Our Goal with the “New Wealth” Loan

If one of the largest & most respected financial institutions in the country could show you:

1. How to pay off your mortgage on your home at the same pace you are going right now...
2. Pay off your credit card debts, car loan & other debts...
3. Plus have an extra \$500,000 to \$1,000,000 or more left over in a savings account...

All without increasing your current monthly payments...

Would that be of interest to you?

WHICH MORTGAGE PAYMENT WOULD YOU CHOOSE: A OR B ?

Option:	A	B
Monthly payments:	\$3,000	\$3,000
Free & Clear in:	30 years	30 years <small>(or much earlier if you chose to)</small>
Cash Savings:	\$0.00	\$500,000+
Life Insurance:	\$0.00	\$500,000+

This is an example only, for demonstration purposes

Which One of the following Retirement Account do you think would last the Longest, starting at age 66?

The account balances shown here assume a premium of \$200 per month for a man age 40, continuing to age 65.		Account Balance at Age 65
Option 1	The Bank or Credit Union at 7.5% Assume growth at 7.5% Minus taxes at 2.33% Net after-tax yield 5.18%	\$122,791
Option 2	Tax-Deferred Annuity at 7.5% The annuity grows without taxes	\$176,549
Option 3	Government Qualified Plan at 7.5% These plans may be tax deductible \$744 tax savings	\$195,149
Option 4	Mutual Funds earning 9.5% Assume growth at 9.5% Minus taxes at 2.95% Net after-tax yield 6.56%	\$151,892
Option 5	Private Retirement Plan at 9.5% Assets in a life policy grow tax deferred	\$157,194

The above account balances assume a premium of \$200 per month for a man age 40. He continues this premium until he retires at age 65. Federal tax is assumed at 31%. For calculation purposes, the tax savings from the qualified plan are added into the account total, but are not compounded. The rationale is that tax savings generally take the form of a reduced tax payment, not income available for investment.

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Answer: The Private Retirement Plan!

A better way to save for retirement! The Chart below shows how "Less Can Be More." While the Private Retirement Plan appears to fall behind in accumulation, it is superior to the other options because it provides a longer income stream and has the added benefit of Family Protection!

Yes, real Family Protection: this example of a Private Retirement Plan also comes with \$300,000 worth of Life Insurance Protection from day One!

		The Bank	The Tax-Deferred Annuity	The Gov't Qualified Plan	The Mutual Fund	Private Retirement Plan
Age	After-Tax Retirement Income	\$122,791	\$176,549	\$195,149	\$151,892	\$157,194
66	12,000	116,524	171,094	191,089	149,061	157,010
67	12,000	109,933	165,231	186,725	146,046	156,900
68	12,000	103,001	158,927	182,034	142,832	156,909
69	12,000	95,711	152,151	176,991	139,409	157,060
70	12,000	88,043	144,867	171,570	135,760	157,243
71	12,000	79,978	137,036	165,742	131,873	157,395
72	12,000	71,496	128,618	159,477	127,730	157,535
73	12,000	62,575	119,569	152,742	123,316	157,682
74	12,000	53,192	109,841	145,502	118,613	157,860
75	12,000	43,324	99,383	137,719	113,602	158,104
76	12,000	32,945	88,141	129,352	108,262	158,464
77	12,000	22,029	76,056	120,358	102,572	158,763
78	12,000	10,547	63,065	110,689	96,509	158,979
79	12,000		53,873	100,295	90,048	159,086
80	12,000		43,761	89,121	83,164	159,056
81	12,000		33,126	77,110	75,829	158,854
82	12,000		21,940	64,197	68,013	158,452
83	12,000		10,176	50,316	59,685	157,812
84	12,000			35,394	50,810	156,889
85	12,000			19,353	41,355	155,626

This is an example only, for demonstration purposes.

/ M F	\$	\$	%	Yr	\$	\$	\$	\$	\$
Age & gender	Home Value	Mortgage Amount	Interest Rate	Term	Monthly Payment	Credit Card Monthly	Credit Card Total	Auto Monthly	Auto Total

The Best Mortgage Strategy For You?

<u>OLD</u> MORTGAGE	VS	<u>NEW</u> MORTGAGE
You work for your mortgage	—	Your mortgage works for you
Monthly payments: \$_____		Monthly payments: \$_____
Home free & clear in _____yrs		Home free & clear in _____yrs
Cash savings: \$_____		Cash savings: \$_____
Life Insurance: \$_____		Life Insurance: \$_____
Auto paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No		Auto paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No
Credit cards paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No		Credit cards paid off? <input type="checkbox"/> Yes <input type="checkbox"/> No

1st year monthly payment: \$_____

Monthly savings: \$_____

Monthly contributions: \$_____

Jump Start Savings Contribution \$_____

Contact: _____ Email: _____

Or call toll-free: 1-888-200-8866 Email: info@equidigm.com

These numbers are for demonstration purposes. Results vary with each financial situation.