



YourFamily | **Business Solutions**
BANK

Meet Joe



Joe is a 50 year old small business owner that does well on a day to day basis, but is usually hindered by one of the following problems...

- Debt
- Cash Flow
- Taxes
- Flexibility



Joe's current debt situation...

Debt	Interest Rate	Balance	Payment
Equipment	5%	\$74,000	\$4,600
Car	3.5%	\$11,600	\$380
Equipment	5.5%	\$109,100	\$3,065
Truck	5.25%	\$17,200	\$420
Const. Loan	4.5%	\$1,500,000	\$15,546
LOC	5.99%	\$32,000	\$325
Personal Residence	4%	\$392,000	\$1,950
Total Debt	Average int.= 4.82%	\$2,135,900	\$26,286



Joe's current debt situation...

Joe's business will be in debt for **27.8 years**, paying over **\$650k** in interest!

That's **\$26,286/mo.** going to debt every month!

- Total Debt: **\$2,135,900**
- Total Interest Paid: **\$650,880**
- Real Debt: **\$2,786,780**



What if I could show you how to:

1. Eliminate Debt.
2. Increase Cash Flow.
3. Create Flexibility.
4. Decrease Taxes.



What did YFB Business Solutions do for Joe?

- Current Debt Plan Payoff Years: **27.8**
- YFB Debt pay Payoff Years: **6.4**
- Interest Saved: **\$270,008**

*In addition, Joe has now Freed up over \$26k/mo. or \$312k every year to improve cash flow and create other business opportunities.



Business Solutions

To put this into perspective...

- In the same time frame that it was going to take Joe's business to get out of debt, he would be debt free and potentially have over \$10 million in liquidity in 28 years!



Key Benefits:

- Succession planning
- Equipment financing
- Exit strategy
- Tax savings
- Payoff debt
- Increase cash flow
- Liquidity
- Flexible premium
- Flexible loan repayment
- Finance business equipment
- Death benefit
- Policy CV tax free
- Less depreciation: Results in increasing business value

Next Step



- ✓ Identify Business/Personal Needs
- ✓ Identify ways to capitalize the bank
- ✓ Inventory reserves, assets, inefficient monies, etc.
- ✓ Begin underwriting process to see if you're qualified