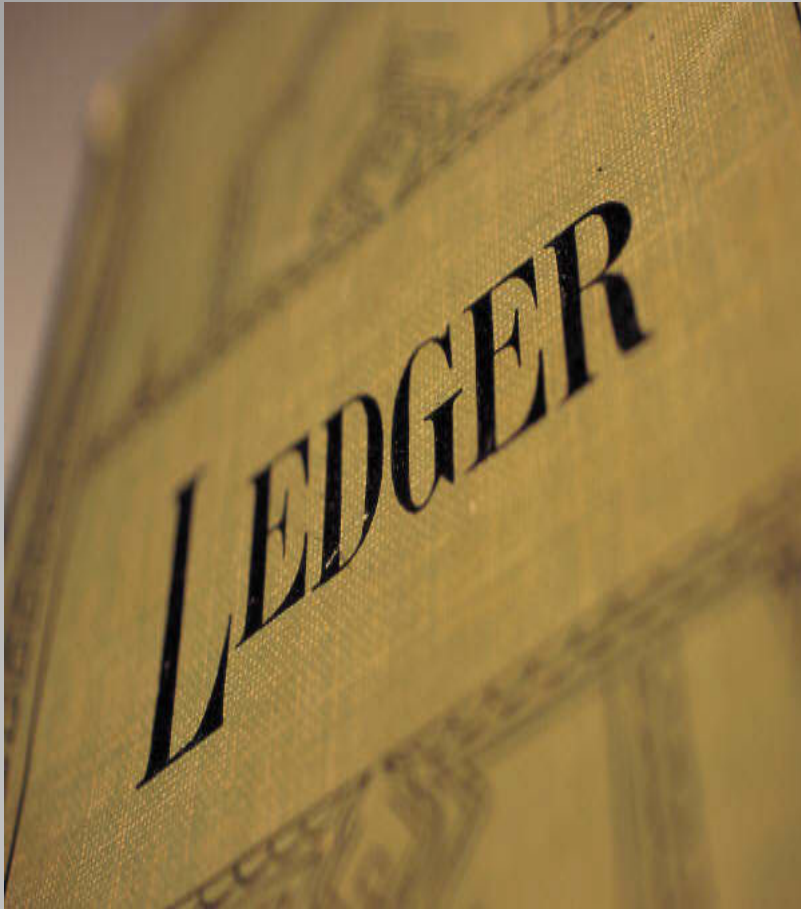


# **Wealth Accumulation through Credit Harmonization**

Sample Client Illustration

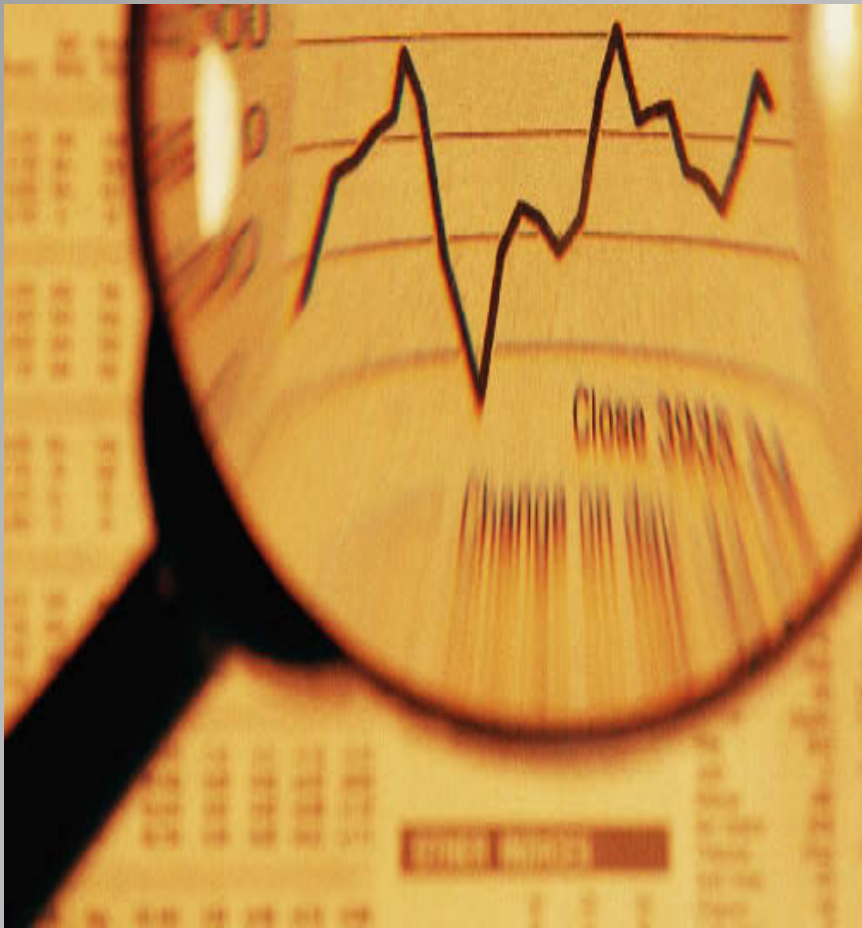


**Keeping up with the "Jones's"**



- Employed Earning \$82,000 per year
  - Spouse is part time and looking after their children
- Their Monthly Debt Obligations are:
  - Mortgage – 275,000 @ 4.7% with 25 years to pay and monthly principle and interest payments of \$1547.45
  - Loan – 25,000 @ 10.0% over 5 years with a monthly payment of 528.70
  - Credit Cards – 20,000 in outstanding balance @ 19.99% paying a consistent 2% of original balance or \$400.00 per month for 8.5 years
- Total Debt Obligation: \$320,000.00
- Total Monthly Debt Obligation: \$ 2476.45
- Total Payments to Maturity: \$536,847.00
- Total Interest Obligation: \$284,219.24
- Total Years to Pay: 25 years

**W.A.T.C.H.**



- Objective:
  - Provide a Cash Management Solution that:
    - Reduces current interest costs
    - Reduces current monthly debt obligations
    - Reduces current interest rates
    - Reduces the years required to become Debt Free
    - Increase monthly cash flow
    - Increase monthly savings options
    - Increase overall personal wealth balance sheet

**W.A.T.C.H.**





- **Wealth Accumulation through Credit Harmonization** does this by applying certain principles:
  - Paying interest on only what you owe
  - Decreasing mortgage payments with your decreasing mortgage balance
  - Applying the savings as interest free payments against the principle balance owed
  - Utilizing both Copy-rited and Proprietary Financial Planning software to accomplish the process

**W.A.T.C.H.**



## • Their Cash Management Financial Planning Solution:

- New Debt Obligation: \$330,000.00
- New Monthly Debt Obligation: \$ 2,000.00
- New Payments to Maturity: \$438,000.00
- New Interest Obligation: \$106,818.44
- New Years to Pay: 18 years

## • Savings:

- Monthly Debt Savings: \$ 476.54
- Total Interest Savings: \$177,400.83
- Total Savings in Payments: \$ 98,847.00
- Total Savings in Years: 7 years
- **Total Client Savings: \$276,247.83**

# W.A.T.C.H.



- Results:
  - A Cash Management Financial Planning Solution that:
    - Reduces current interest costs
    - Reduces current monthly debt obligations
    - Reduces current interest rates
    - Reduces the years required to become Debt Free
    - Increase monthly cash flow
    - Increase monthly savings options
    - Increase overall personal wealth balance sheet

**W.A.T.C.H.**



- Wealth Accumulation through Credit Harmonization is Financial Planning that
  - Works with who and what you are today
  - Takes advantage of certain financial planning techniques utilizing both Copy-rited and Proprietary Financial Planning Software Programs
  - Doesn't ask you to pay more than you are currently paying for your monthly debts today
  - Increases your wealth by reducing the earnings of your lenders and banks
  - Makes sure you pay the minimum amount of interest owing and pocket the rest

**W.A.T.C.H.**





- For Your very own personal, confidential and complimentary analysis to help you determine your personal Debt Freedom Date!
  - No upfront fees, not even one dollar
  - No increase in monthly obligations
- Just our promise to see
  - If the program works for you
  - If it doesn't, you can not have it
- It's Simple
  - If we can't help you, we won't hurt you and
  - If it doesn't make sense, then simply don't do it!
- To see if you Qualify
  - Let's complete the questionnaire
  - Contact me at [aeduncan1@shaw.ca](mailto:aeduncan1@shaw.ca) and I'll be happy to help you!

**W.A.T.C.H.**