

▶▶ SHORTENED PLANNING HORIZON

The Client: Dr. Judy Boyd, 45

- Hadn't funded any form of retirement income program for herself.
- Needs at least \$225,000 per year of income for at least 20 years according to her financial advisor.

The Solution: Leveraged Planning®

Dr. Boyd, after examining her options, chose a Leveraged Planning® program from GFD to more rapidly fund her retirement income needs. In February of 2008, Dr. Boyd's practice signed a note for a \$1.5 million program – one which would utilize an equity-indexed annuity from a leading carrier.

- The subsequent returns impressed both the Doctor and her financial advisor. Between February 2008 and February 2010, Dr. Boyd's practice paid \$75,170 in interest on the commercial loan. During the same period, the policy has credited \$207,488.
- Since program inception, the two year positive growth in the product crediting interest versus the loan interest paid have provided a return of over 176% to Dr. Boyd's retirement planning portfolio.*



Dr. Boyd's Leveraged Planning® program provided her a two year gain (over loan interest paid) of 176% - putting her significantly farther ahead in funding her retirement income needs than she thought was possible.

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**This case study is based on an actual client and is to be used by independent agents with the permission of Global Financial Distributors. Individual results may vary. Dr. Boyd's practice chose to take the tax deduction for the loan interest expense. Without the deduction, a program gain of 79.41% over the two year period would have resulted.*