

# Personal Analysis Prepared for

**James Sample WB**



The BillPayButler(TM) strategy is going to help you take control of your life. You are going to learn how to increase *Cashflow, Crush Debt, Build Wealth and Retire Rich*.

The best way for most people to increase their monthly cash flow and contribute more to their retirement plan is to pay off personal debt. This personalized plan will show you how you can accomplish both of those objectives using

Currently you are spending, **\$1,707** each month on debt payments. This includes **\$1,157** in non-mortgage or bad debt. This is the most costly debt for most people. If you only pay your minimum payments this non-mortgage debt will not be paid off for the next **27.8** years. If you do nothing, this debt will cost you **\$29,788** in interest that you could be using for retirement savings.

By accelerating your debt through a disciplined *done for you* strategy from BillPayButler, you could pay off all of your non-mortgage debt in just **5.3** years. This would create an extra **\$1,157** in monthly cash flow that you can invest for retirement. Delay starting this program today and you will lose an average of **\$244** a month in interest. This is money you could be investing for retirement.

## **Bad Debt Comparison**

<b>Current PLAN</b>	
Retirement Date	<b>1/1/2038</b>
Total Cost of Bad Debt	<b>\$90,388</b>
Current Debt Payoff Date	<b>11/1/2043</b>
Total Interest Paid	<b>\$29,788</b>
Interest Saved	<b>\$0.00</b>
Increased Retirement Cashflow	<b>\$0.00</b>

<b>BillPayButler™</b>	
Retirement Date	<b>1/1/2038</b>
Total Cost of Bad Debt	<b>\$74,703</b>
BillPayButler Payoff Date	<b>6/1/2021</b>
Total Interest Paid	<b>\$14,103</b>
Interest Saved	<b>\$15,685</b>
Increased Retirement Cashflow	<b>\$1,157</b>

1/27/2016

You have indicated to us that currently you have **6** debts for which you owe a total of **\$180,600**. If you continue to pay the minimum payment on these debts, you will pay, **\$124,527** in interest over the next **32.5** years. This money will be lost forever!

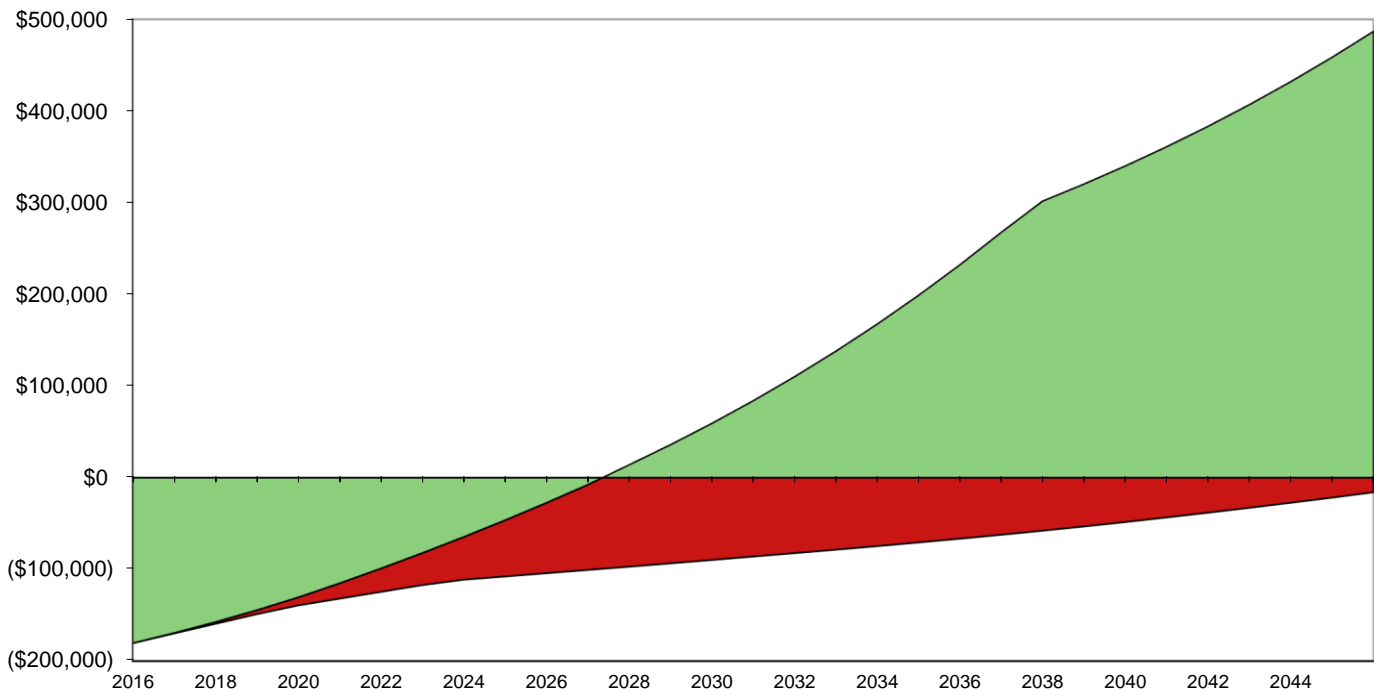
With the BillPayButler program you can recover **\$71,872** of those lost dollars. These savings could be used to dramatically increase your retirement savings without any change to your current income.

This would lower the effective interest rate you will pay on your debts from the current **5.4%** you are paying to just **2.6%**

### Total Debt Comparison

Current Plan	
Total Principal and Interest	<b>\$305,127</b>
Total Interest Paid	<b>\$124,527</b>
Total Interest Saved	<b>\$0.00</b>
Years Until Debt Free	<b>32.5</b>
Average Interest Rate	<b>5.39%</b>
Debt Free Date	<b>07/19/2048</b>

BillPayButler™	
Total Principal and Interest	<b>\$233,255</b>
Total Interest Paid	<b>\$52,655</b>
Total Interest Saved	<b>\$71,872</b>
Years Until Debt Free	<b>11.3</b>
Effective Interest Rate	<b>2.57%</b>
Debt Free Date	<b>05/25/2027</b>



*Time frames and interest savings represented in this debt analysis are based on the information provided at the time of application. The actual pay-off dates and investment earnings may vary based on the accuracy of that information as well as your changing financial situation and market fluctuation. All investment numbers are based off a fixed 6% rate of return. Actual investments cannot be guaranteed thus investment savings is only an estimate and actual numbers might be different than example.*

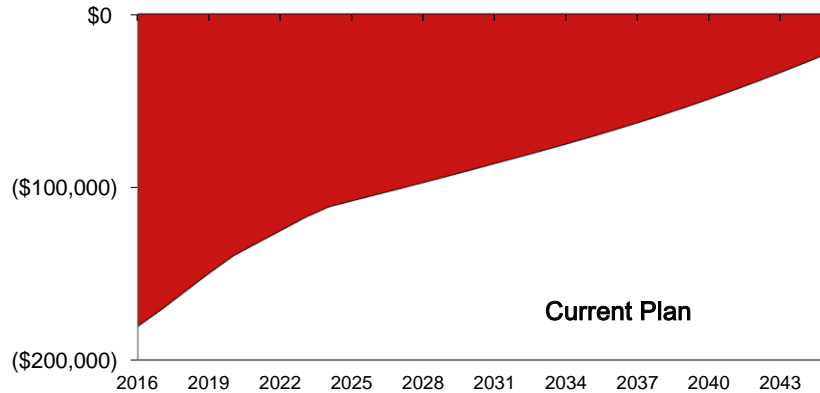


Estimated Retirement Date

1/1/2038

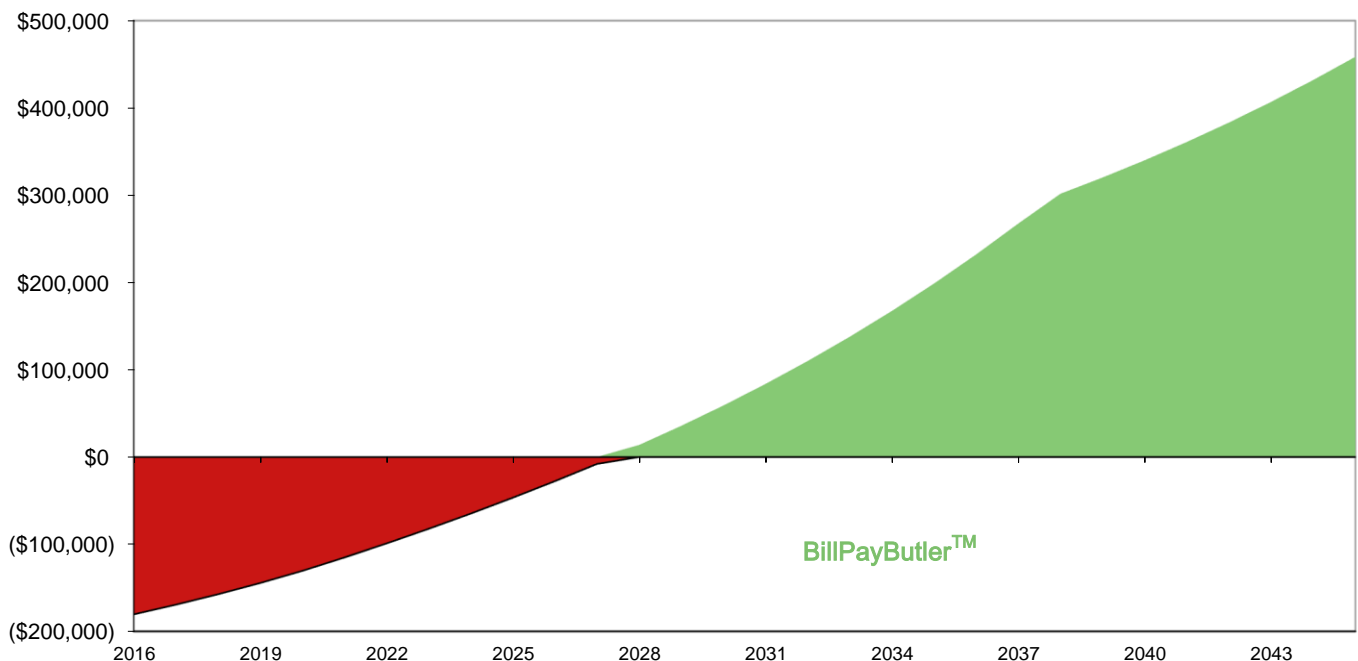
## Option #1 Current Plan

Do nothing and continue to pay your debts as you always have. At your retirement date you will have an estimated **\$58,572** of debt. Having missed an opportunity to contribute extra to your retirement savings.



## Option #2 BillPayButler™

Payoff all of your debt including your mortgage then invest your monthly payment. At retirement you could have an estimated **\$298,611** added to your retirement account. That money could potentially grow to **\$562,594** by the time you'd just be getting out of debt with your current plan. Plus you will have **\$0** in debt.



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## The Cost of Doing Nothing

Interest Saved	<b>\$71,872</b>
Years Saved	<b>21.2 Years</b>
Increase in Retirement Savings	<b>\$298,611</b>
Increase in Retirement Income	<b>\$1,707</b>
Increase in Monthly Income	<b>\$1,157</b>
Time To Cash Flow Increase	<b>5.3 Years</b>

The longer you wait to get started, the more money you are losing!

*By not starting your BillPayButler plan today, you could lose on average \$528 a month in interest that could be going towards your retirement not the bankers retirement.*

***Get Started Today !***



## Money Back Guarantee



Our Guarantee... if it doesn't work, we will refund your entire enrollment fee!

BillPayButler guarantees that the Client will have paid off all debts outlined in the Plan at the expiration of the Plan period, so long as:

- ✓ The Client timely advises Financial Insights of any increased debt balances or additional debt so that the Client's Plan may be revised
- ✓ The Client maintains the agreed upon amount of funds available to make monthly payments pursuant to the Plan
- ✓ The Client follows the most recent Plan through to completion. If the Client adheres to the terms of this Agreement and the debts are not paid off in the time stated in the most up-to-date Plan, BillPayButler will reimburse the amount of Client's entire Enrollment Fee.

Disclaimer:

The time frames and interest savings represented in the debt analysis provided by us are based on information provided by you. Actual pay-off dates may vary based on the accuracy of that information as well as your changing financial situation. In the case of variable interest rate debts, the projected savings and debt-free dates are subject to change depending on changing interest rates. Any change in your debt balances, addition of new debt to the Debt Roll down Plan, changes to debts already in the Plan, or change of monthly debt payments will directly affect the timeframe for debt pay-off.