

The Client: Walter Flynn, 40

- Hadn't funded any form of retirement income program for himself.
- Needs life insurance and at least \$150,000 per year of income for at least 25 years according to his financial advisor.

The Solution: Leveraged Planning®

Mr. Flynn chose a Leveraged Planning® program from GFD to help him more rapidly build up the nest egg he would need. In March 2008, a \$1 million program – utilizing an equity-indexed annuity from a leading carrier – was put in place for Mr. Flynn. Mr. Flynn could have used a life insurance product but his advisor felt his coverage needs had been met.

- Over a two year period from 2008 to 2010, Mr. Flynn's company paid \$78,640 in interest on the commercial loan. During the same period, the policy credited \$241,989.
- In the two years following program inception, the positive balance in the crediting versus the loan interest paid by his firm provided Mr. Flynn a return of over 207% to his retirement planning portfolio*.



Using a Leveraged Planning® program, Mr. Flynn realized a two year return (over loan interest paid) in excess of 207% - this at a time when the markets were barely returning 5% per year!

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