



# MY LIFE BEYOND DEBT

## Business Strategy

Reduce business debt faster using money you're already circulating through your business.

### What is My Life Beyond Debt?

Running a business often means juggling financing, operating costs, and uneven cash flow. Over time, those obligations can quietly drain working capital as interest payments consume dollars that could otherwise be reinvested into growth, stability, or long-term planning. Left unchecked, this cycle can limit future options and weaken both exit and retirement outcomes.

**My Life Beyond Debt** is a cash-flow-based financial strategy designed to help business owners regain control. By building long-term value and strategically redirecting existing dollars, debt can be reduced systematically while positioning surplus value for future use. The result is greater flexibility today and a stronger foundation for tomorrow—without increasing current spending..



### The Business Reality

Recent economic data shows that business-related debt continues to rise, placing increased pressure on cash flow, operating flexibility, and long-term planning for business owners.<sup>1</sup>

#### Small Business Survival Rates<sup>2</sup>

The 1 <sup>st</sup> Year	—	The 5 <sup>th</sup> Year
20%		50%

Business debt relative to GDP is historically high<sup>3</sup>



4 in 10 Americans spend **50% - 100%** of their monthly income on debt repayment.<sup>4</sup>

<sup>1</sup> U.S. Financial Stability Reports

<sup>2</sup> U.S. Bureau of Labor Statistics and small business research data

<sup>3</sup> Federal Reserve Bank of St. Louis economic data

<sup>4</sup> National consumer and household debt surveys (Northwestern Mutual)

## Built for Business Owners

A smarter approach to managing business debt and cash flow.

My Life Beyond Debt is a business-focused financial strategy that improves cash flow and reduces long-term debt pressure by using capital more intentionally over time.

### The Real Cost of Interest

Construction Loan: **\$1,250,000**  
 Term: **20 Years**  
 Interest Rate: **7.25%**

Monthly Payment: **\$9,880**  
 Total Payments: **\$2,371,128**  
 Total Interest Paid: **\$1,121,128**



Will + Jean

Meet Will & Jean. Their business will be in debt for **15.9** years, paying over **\$94k** in interest! That's **\$4,500 mo.** going to debt every month!

What did My Life Beyond Debt Business Solutions do for Will & Jean?

## Debt Free in 7.4 Years!



Interest Saved: **\$93,253**  
 Created over **\$400,000** in flexibility in **20 years**  
 In addition, Will & Jean has now freed up over **\$4,500** per month — or **\$54,000** per year — to reinvest back into their business and personal goals.

## Improve Business Outcomes Without Increasing Expenses

How this strategy supports business owners:

- Support future equipment and capital needs
- Improve monthly cash flow flexibility
- Increase tax-efficient planning opportunities
- Reduce debt using adaptable funding strategies
- Strengthen long-term business value
- Provide built-in risk protection
- Support long-term transition and exit planning

### Can this work for my business?

Most business owners already have the cash flow needed to make meaningful changes—it's simply a matter of how those dollars are being used. With a more intentional strategy, progress can happen sooner than expected.

The question becomes less about *can* and more about *when*.

### When is the right time to act?

The earlier inefficiencies are addressed, the more flexibility and long-term options tend to open up. Starting sooner allows existing cash flow to work harder and compound over time.

Contact your Debt Free Life Consultant

Start your path to a Debt Free Life today!

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