

## MY LIFE BEYOND DEBT

Eliminate debt faster, often in as little as 9 years — without increasing your spending.

### America's Growing Debt Burden

Today, American households are entering retirement with higher levels of debt than at any point since the last financial crisis.

Average U.S. Household debt in 2019<sup>1</sup>

	<b>Mortgages</b>	<b>Auto</b>
	\$192,618	\$27,934
	<b>Student</b>	<b>Credit Cards</b>
	\$46,679	(revolving) \$7,104



Credit card debt accounts for **25%** of all debt.<sup>2</sup>



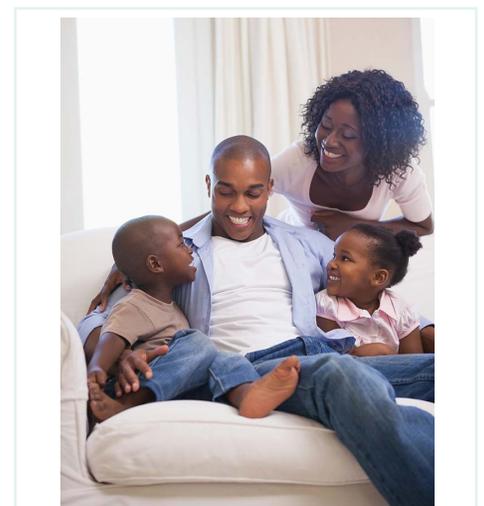
2 in 10 Americans spend **50% - 100%** of their monthly income on debt repayment.<sup>2</sup>

<sup>1</sup> NerdWallet, <sup>2</sup> 2019 Survey Data by Northwestern Mutual

### What is My Life Beyond Debt?

Between mortgages, loans, credit cards, and medical expenses, many households find that debt quietly erodes their ability to save and plan for retirement. **My Life Beyond Debt** provides a more intentional approach to managing debt and building long-term financial security.

**My Life Beyond Debt** uses a properly structured life insurance strategy to build cash value over time. That cash value can be used strategically to reduce debt while continuing to build long-term savings — without increasing your current spending.



## Real Outcomes With My Life Beyond Debt

See how this approach works in real life.

My Life Beyond Debt uses a structured life insurance strategy to reduce debt while building long-term savings.

**“We felt stuck** — doing the right things but not making real progress. My Life Beyond Debt helped us shorten our debt timeline to just over 6½ years, save more than \$85,000 in interest, and stay on track to build over \$2.3 million in tax-advantaged assets without increasing our income.”



Mike + Lori

### Debts eliminated with My Life Beyond Debt

Mortgage	\$305,235
Auto Loan	\$33,439
RV Loan	\$57,873
<b>Total</b>	<b>\$396,574</b>

Additional money spent each month: \$0

## Debt Free in 6.5 Years

Over \$2,229,020 projected for retirement

A more intentional path toward financial confidence, without increasing your spending.

What are the advantages of My Life Beyond Debt?

- Uncover opportunities in your budget
- Reduce debt more efficiently
- Build savings over time
- Prioritize financial obligations
- Plan for tax-advantaged income

Can I afford My Life Beyond Debt?

YES! Many people are able to explore this approach by using their existing cash flow more intentionally, without increasing what they currently spend.

When should I implement My Life Beyond Debt?

When you're ready to take control of your financial direction.

Starting earlier can create more flexibility and better long-term outcomes.

Contact Your Consultant

See what your path could look like.

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