



## ACTUAL CLIENT CASE STUDY


The following is a type of snowball debt reduction process. Using our in-house proprietary software (***\$martLife Programs™***) and utilizing **High Cash Value Properly Structured Dividend Paying Whole Life Policy(s)**.

- We reduced the client debt burden from 28 years to 10 years.
- Original debt including mortgage was \$322,004 with monthly payments of \$3,201.
- By using our ***\$martLife Programs™*** technique we **saved** this client **\$126,194** in interest payments
- We used unproductive money to start a High Cash Value Dividend Paying Whole Life Insurance Policy which we also used to reduce the debt load.

If you would like to know how a ***\$martLife Program™*** tailored specifically for you could help get you out of debt sooner **or**

- If you are not in debt but would like to build a system of ***policy(s)*** for *future investment projects such as real estate* **or**
- Would like to know how business owners use this process

You can contact the **Tivaldi Team** to schedule a time to discuss your options.

 <b>\$martLife - DebtAware™ - Program</b>														
Description	Current Balance	Monthly Payment												
Accent Card	\$ 400	\$ 115												
Medical Bills	\$ 1,200	\$ 100	\$ 215											
Vystar LOC	\$ 1,145	\$ 35	\$ 35											
Vystar	\$ 3,516	\$ 125	\$ 125	\$ 375										
Medical Bills	\$ 3,300	\$ 90	\$ 90	\$ 90	\$ 465									
JetSkis	\$ 8,000	\$ 165	\$ 165	\$ 165	\$ 165	\$ 630								
Vystar	\$ 10,639	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 830							
IRS	\$ 10,000	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 1,005					
Vystar	\$ 10,919	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 175	\$ 1,180				
Vystar	\$ 14,885	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 1,480			
Business Loan	\$ 28,000	\$ 411	\$ 411	\$ 411	\$ 411	\$ 411	\$ 411	\$ 411	\$ 411	\$ 411	\$ 411	\$ 1,891		
Mortgage	\$230,000	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 1,310	\$ 3,201
<b>Totals</b>	<b>\$322,004</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>	<b>\$ 3,201</b>

**Contact us to schedule a consultation to design your plan!**