

# ▶ LEVERAGED PLANNING®: SHORTENED PLANNING HORIZON

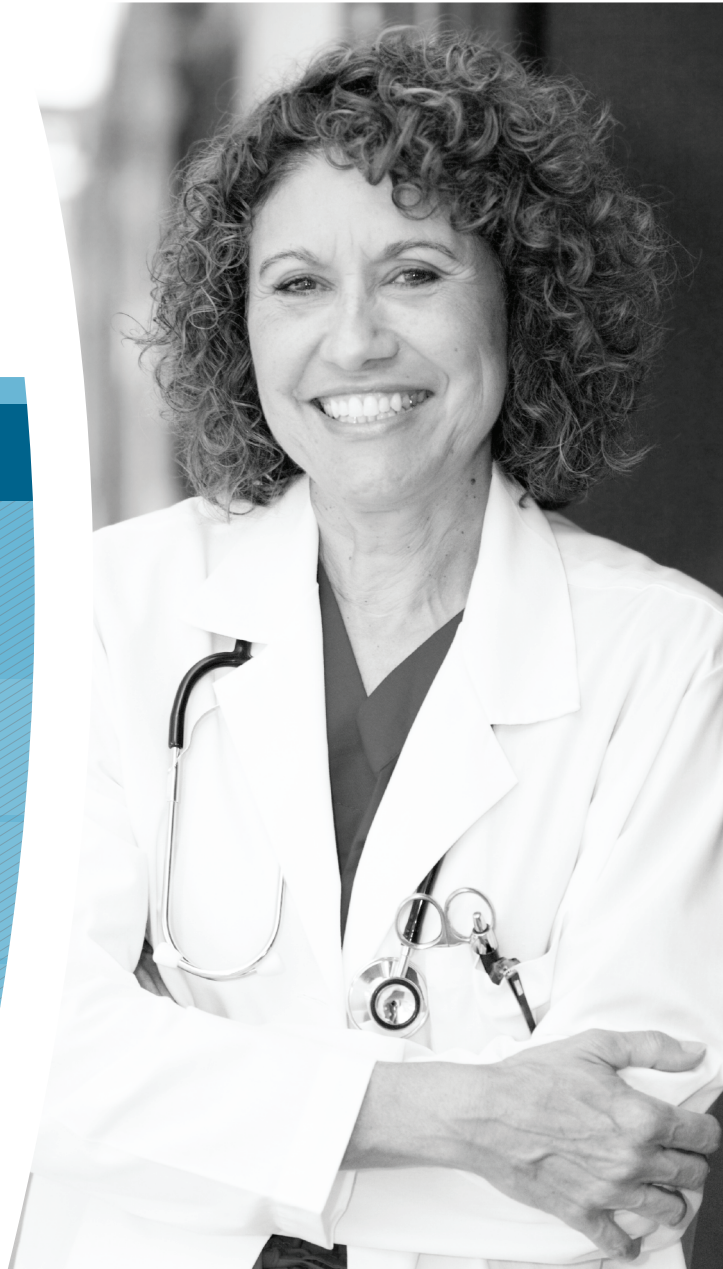
## The Client: Dr. Judy Boyd, 45

- Hadn't funded any form of retirement income program for herself.
- Needs at least \$225,000 per year of income for at least 20 years according to her financial advisor.

## The Solution: Leveraged Planning®

Dr. Boyd, after examining her options, chose a Leveraged Planning® program from GFD to more rapidly fund her retirement income needs. In February of 2008, Dr. Boyd's practice signed a note for a \$1.5 million program – one which would utilize an equity-indexed annuity from a leading carrier.

- The subsequent returns impressed both the Doctor and her financial advisor. Between February 2008 and February 2010, Dr. Boyd's practice paid \$75,170 in interest on the commercial loan. During the same period, the policy credited \$207,488.
- Since program inception, the two year positive growth in the product crediting interest versus the loan interest paid have provided a return of over 176% to Dr. Boyd's retirement planning portfolio.\*



**Dr. Boyd's Leveraged Planning® program provided her a two year gain (over loan interest paid) of 176% - putting her significantly farther ahead in funding her retirement income needs than she thought was possible.**

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