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PREPARED ESPECIALLY FOR:

John Client & Jane Client



If you follow the Equity Creator® System, your anticipated
FINANCIAL FREEDOM DATE is November 2016

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This analysis is for illustration purposes only. The actual results may vary and will rely upon the information that was provided by the client and necessitates that the program be followed through completion. This analysis makes no allowance for taxes, inflation, changes in interest rates, or if client continues or adds debt with any of the listed creditors.

Contained here in are references to insurance and investment products. EC Media Group, Inc. is neither an insurance company nor an investment company. The details of these areas and products must be presented to you by a fully qualified and licensed representative to avoid violation of state and federal statutes.

SECTION ONE: INCOME ANALYSIS

Family Income Analysis

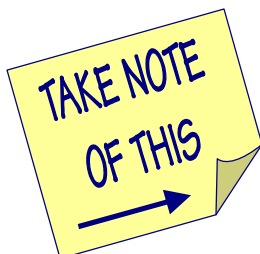
| | |
|------------------------------|-------------------|
| John's Monthly Base Income: | \$4,000.00 |
| Jane's Monthly Base Income: | \$2,000.00 |
| TOTAL MONTHLY INCOME: | \$6,000.00 |

| | | |
|-------------------------------------|-------------------|---|
| TOTAL MONTHLY DEBT: | \$2,422.32 |  |
| TOTAL TOWARD EMERGENCY FUND: | \$25.00 |  |
| TOTAL PROPER PROTECTION: | \$70.00 |  |
| TOTAL TOWARD RETIREMENT: | \$125.00 |  |
| APPROXIMATE TAXES: | \$1,100.00 |  |
| DISPOSABLE INCOME: | \$2,257.68 |  |

Most people don't realize that they will likely earn over a million dollars during their working lifetime. Theoretically, we could all be millionaires if we didn't pay taxes, have debts, or any living expenses. It has been said that it is not important what you make, but what you keep that counts. The basic philosophy of the Equity Creator® System is to pay out less over time to your creditors and pay more to yourself in the form of built equity in real property and long and short term savings vehicles.

John, at your current income level of \$4000 per month, your cumulative earnings will be in excess of \$1,440,000 by the time you retire in 30 years!, The challenge for you though, is that your current track will have you in debt in excess of 29 years - not giving you much time to accumulate wealth after paying off your debts.

Jane, at your current income level of \$2,000 per month, your cumulative earnings will be in excess of \$720,000 by the time you retire in 30 years!, The challenge is for you though, is that your current track will have you in debt in excess of 29 years - not giving you much time to accumulate wealth after paying off your debts.



With the Equity Creator® System, you may be able to become completely debt free in as little as 9 Yr, 5 Mo and/or accumulate as much as \$1,753,475 in your retirement savings vehicle over the next 30 years! All while not spending more per month than you are right now. Now that's paying yourself first and keeping what you earn!

| | | |
|--|-------------------|---------------------------------------|
| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| FAMILY INCOME ANALYSIS | | CONTROL NUMBER: -3929430 |

SECTION TWO: YOUR CURRENT DEBT STRUCTURE

| CREDITORS | PRINCIPAL BALANCE | APR | MINIMUM PAYMENT | CURRENT PAYMENT | PAYMENTS REMAINING | POTENTIAL INTEREST |
|---------------------|-------------------|-------|-----------------|-----------------|--------------------|--------------------|
| 1st Mortgage | | | | | | |
| ABC | \$103,346.11 | 6.75% | \$677.79 | \$677.79 | 29Yr, 0Mo | \$132,235.98 |

| | | | | | | |
|---------------------|-------------|--------|----------|----------|-----------|-------------|
| 2nd Mortgage | | | | | | |
| XYZ | \$29,255.44 | 12.25% | \$364.89 | \$364.89 | 14Yr, 0Mo | \$32,045.91 |

| | | | | | | |
|--------------------------|------------|--------|----------|----------|----------|----------|
| Installment Loans | | | | | | |
| Bank Number Two | \$1,802.90 | 12.58% | \$163.90 | \$163.90 | 1Yr, 0Mo | \$122.73 |

| | | | | | | |
|----------------------|-------------|--------|----------|----------|-----------|-------------|
| Credit Cards | | | | | | |
| Credit Card #3 | \$13,782.90 | 19.00% | \$225.00 | \$250.00 | 11Yr, 0Mo | \$19,046.63 |
| AJAX High Credit | \$5,000.00 | 21.90% | \$150.00 | \$175.00 | 3Yr, 5Mo | \$2,130.93 |
| Credit Card #1 | \$2,850.00 | 18.90% | \$75.00 | \$75.00 | 4Yr, 11Mo | \$1,529.60 |
| Department Store | \$1,492.78 | 26.00% | \$150.00 | \$150.00 | 1Yr, 0Mo | \$206.75 |
| Credit Card #2 | \$12,000.00 | 21.00% | \$225.00 | \$250.00 | 8Yr, 10Mo | \$14,408.15 |
| ACME Credit Services | \$5,790.00 | 25.00% | \$250.00 | \$250.00 | 2Yr, 8Mo | \$2,197.01 |

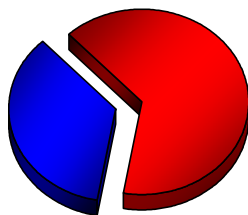
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|--------------|--|--|--|--|--|--|
| Other | | | | | | |
|--------------|--|--|--|--|--|--|

Mortgage Escrows \$140.74 \$140.74

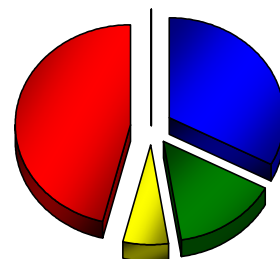
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|---------------|---------------------|--|-------------------|-------------------|------------------|---------------------|
| Totals | \$175,320.13 | | \$2,422.32 | \$2,497.32 | 29Yr, 0Mo | \$203,923.68 |
|---------------|---------------------|--|-------------------|-------------------|------------------|---------------------|

Your Monthly Principal vs. Interest

\$881.11



■ Principal ■ Interest



■ 1st Mortgage
 ■ 2nd Mortgage
 ■ Installment Loans
 ■ Credit Cards
 ■ Other

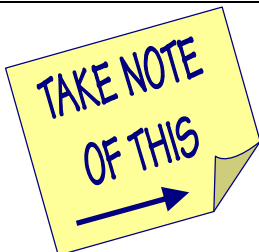
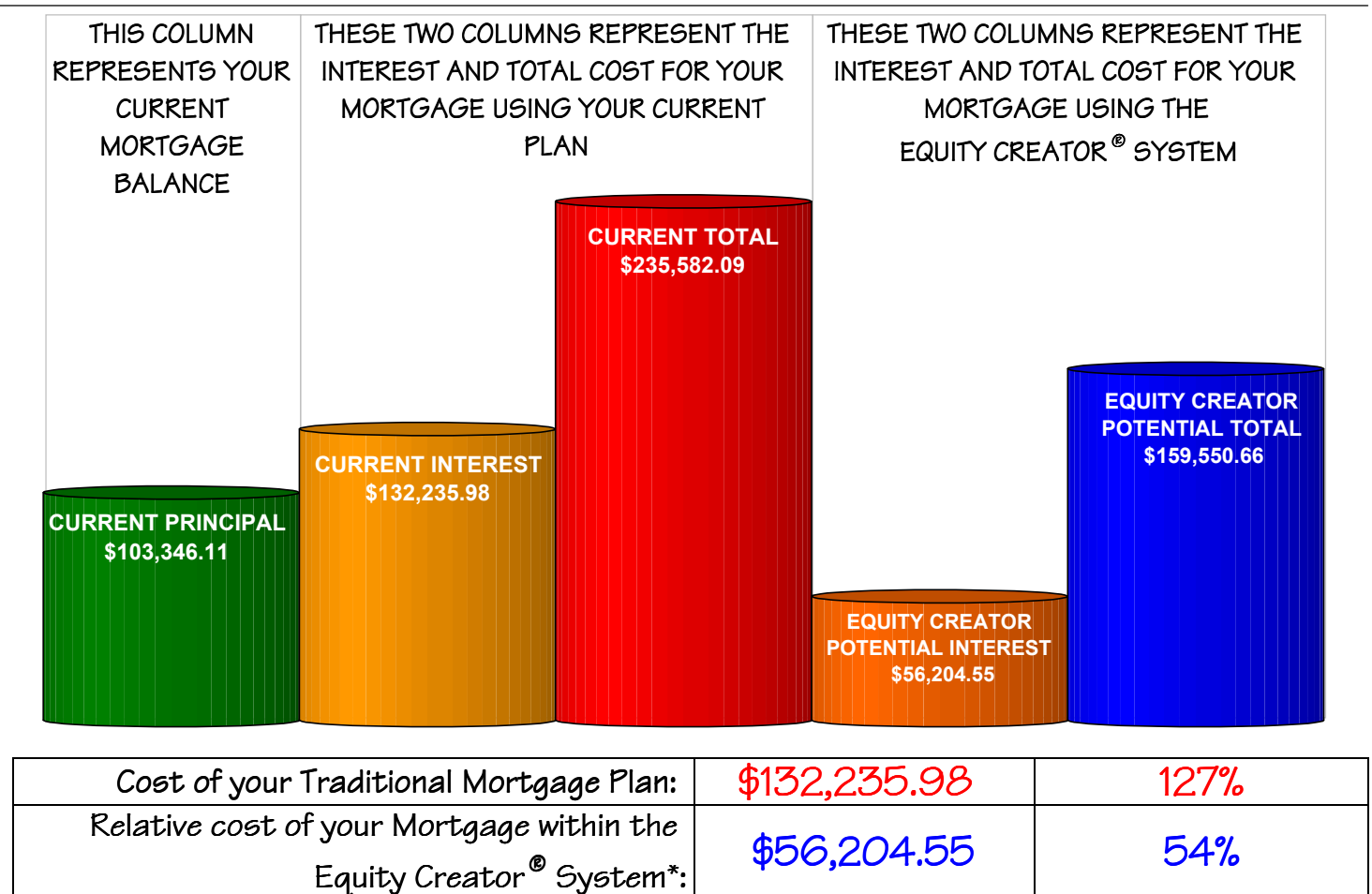
Where Your Money Goes Every Month

| | | |
|--|-------------------|---------------------------------------|
| EQUITY CREATOR [®] FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| ANALYSIS OF CURRENT DEBT STRUCTURE | | CONTROL NUMBER: -3929430 |

2A: MORTGAGE ANALYSIS

Your ABC First Mortgage

Assuming your mortgage originally had a **360** month term, when you purchased your mortgage, the principal balance was approximately **\$105,000**. After **10.0** years (and more than **\$81,334** in payments), your mortgage balance will still be **\$89,140**. However, by using the Equity Creator® System, you could be totally debt free in just **9 Yr, 5 Mo.** With your mortgage company's plan you will still owe more than **\$88,351** at that time.



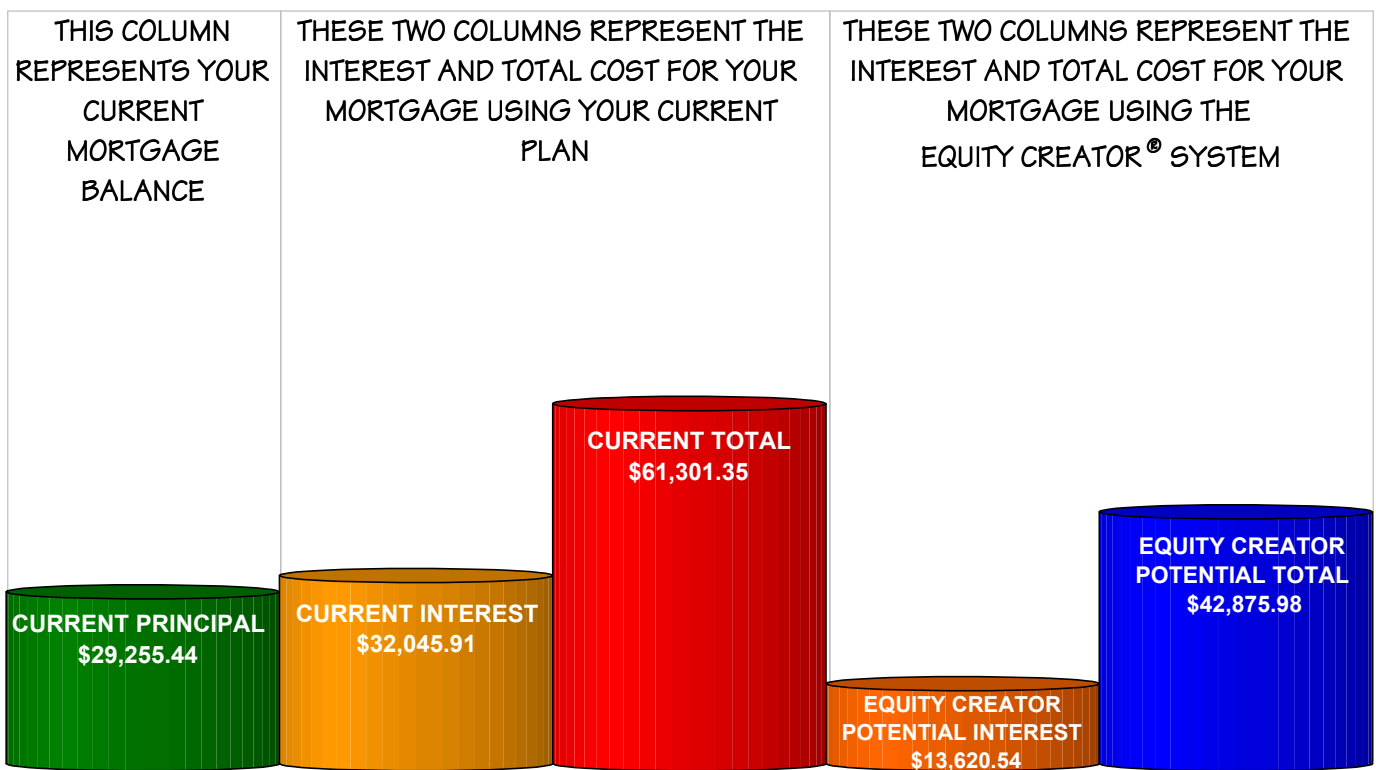
When your ABC mortgage is combined with the other debts listed herein, and you follow the action plan contained in this EQUITY CREATOR® FINANCIAL BLUEPRINT, you can save over \$76,000 in interest on this mortgage alone! That is nearly 73% of your original mortgage amount! As well, you can become totally debt-free 19 years earlier than with your current structure.

* The interest savings estimates are based upon a weighted average of an aggregate total savings and are a proportion of that figure - for illustration purposes only.

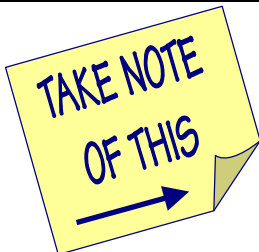
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|--|--------------------------|--|
| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: <i>Client, John & Client, Jane</i> |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| FIRST MORTGAGE ANALYSIS - ABC | | CONTROL NUMBER: -3929430 |

Your XYZ Second Mortgage

Assuming your mortgage originally had a 360 month term, when you purchased your second mortgage, the principal balance was approximately \$29,255. After 25.0 years (and more than \$109,467 in payments), your mortgage balance will still be over \$16,310. However, by using the Equity Creator® System, you could be totally debt free in just 9 Yr, 5 Mo.



| | | |
|--|-------------|-----|
| Cost of your Traditional Mortgage Plan: | \$32,045.91 | 92% |
| Relative Cost of your Mortgage within the Equity Creator® System*: | \$13,620.54 | 39% |



When your XYZ mortgage is combined with the other debts listed herein, and you follow the action plan contained in this EQUITY CREATOR® FINANCIAL BLUEPRINT, you can save over \$18,000 in interest on this mortgage alone! That is nearly 53% of your original mortgage amount! As well, you can become totally debt-free 19 years earlier than with your current structure.

*The interest savings estimates are based upon a weighted average of an aggregate total savings and are a proportion of that figure - for illustration purposes only.

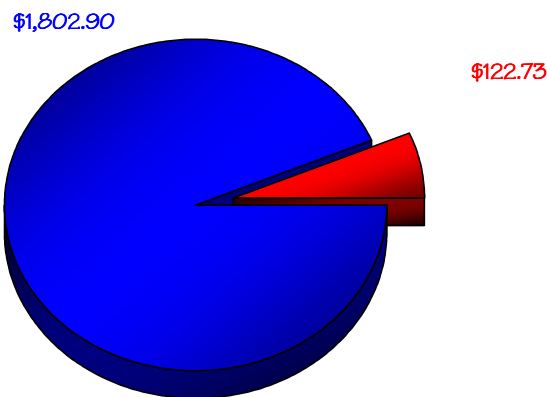
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| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| SECOND MORTGAGE ANALYSIS - XYZ | | CONTROL NUMBER: -3929430 |

2B: NON REVOLVING (INSTALLMENT) DEBT

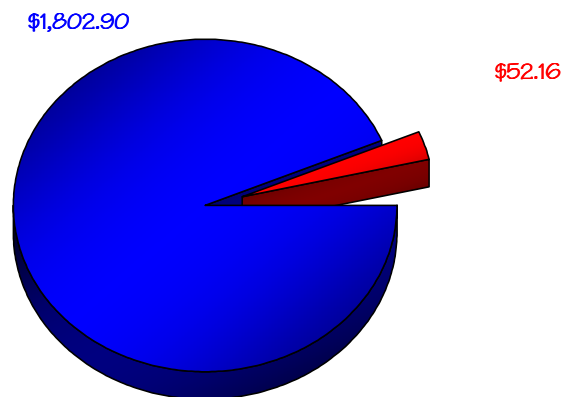
Your Compiled Non Revolving Debt

| | |
|---|-----------------|
| Total Number of Installment Accounts: | 1 |
| Total Installment Credit Balance: | \$1,802.90 |
| Average Interest Rate (per dollar) | 0.61% |
| Total Minimum Payments: | \$163.90 |
| Total Actual Payments: | \$163.90 |
| Current Acceleration "Margin †": | \$0.00 |
| Time in Debt Making Current Payments:* | 0 Yrs., 12 Mos. |
| Total Interest to pay Making Current Payments: | \$122.73 |
| Cost of Credit with Current Payments: | 6.81% |
| Relative Potential Interest using the Equity Creator® System ‡: | \$52.16 |
| Relative Cost of Credit using the Equity Creator® System ‡: | 2.89% |

Principal vs. Interest with Current Monthly Payments**



Principal vs. Interest with the Equity Creator® System



Just a Reminder..... America's debt epidemic continues to grow. Listed here are the latest numbers from the U.S. Federal Reserve. If you thought you were alone in your battle against your own growing debt, look again, there are millions of Americans fighting the same fight!

The latest Consumer Debt information as of: **Apr-2007** (U.S. Federal Reserve - seasonally adjusted)

| | |
|---|-----------------|
| Installment Debt (fixed term loans): | \$1.5 Trillion |
| Approximate Interest to pay on this debt: | \$246.7 Billion |
| Revolving Debt (Credit Cards): | \$887.2 Billion |
| Approximate Interest to pay on this debt: | \$3.45 Trillion |
| Total Consumer Debt: | \$2.43 Trillion |
| Approximate Total Interest to pay: | \$3.7 Trillion |

Total Growth Since: Dec 1998 **\$1.06 Trillion** That's **\$350 Million per day!**

† Margin refers to the amount of money being paid above and beyond the minimum payment that is applied directly to principal.

*Current Payments refers to continual remittance of the exact payments you are currently making, irrespective of creditor minimum payment.

**Minimum Payments are calculated based upon an estimate of the % of the remaining principal balance with a minimum total payment of \$25. In this case, the average minimum payment is 2.63% of the remaining principal balance and as such, would reflect a decreasing payment each month.

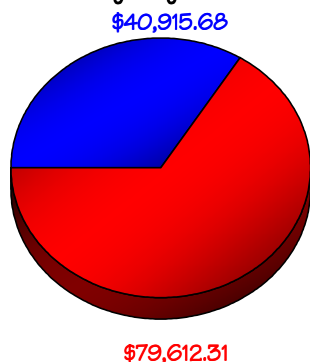
‡ The interest savings estimates are based upon a weighted average based upon an aggregate total savings and are a proportion of that figure - for illustration purposes only.

| | | |
|--|-------------------|---------------------------------------|
| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| INSTALLMENT DEBT ANALYSIS | | CONTROL NUMBER: -3929430 |

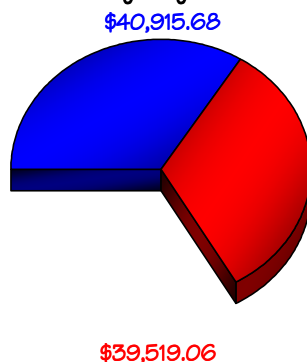
2C: REVOLVING DEBT (CREDIT CARDS)

| Your Compiled Credit Card Debt | |
|--|-----------------|
| Total Number of Revolving Accounts: | 6 |
| Total Revolving Credit Balance: | \$40,915.68 |
| Average Interest Rate (per dollar) | 21.04% |
| Total Minimum Payments: | \$1,075.00 |
| Total Actual Payments: | \$1,150.00 |
| Current Acceleration "Margin" †: | \$75.00 |
| Time in Debt Making Current Payments:* | 11 Yrs., 0 Mos. |
| Total Interest to pay Making Current Payments: | \$39,519.06 |
| Cost of Credit with Current Payments: | 97% |
| Time in Debt Making Minimum Monthly Payments:* | 41 Yrs., 2 Mos. |
| Total Interest to pay Making Minimum Monthly Payments: | \$79,612.31 |
| Cost of Credit with Minimum Monthly Payments: | 195% |
| Potential Interest using the Equity Creator® System ‡: | \$16,796.88 |
| Cost of Credit using the Equity Creator® System ‡: | 41% |

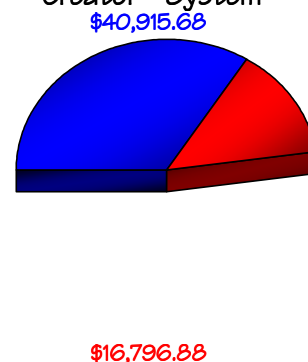
Principal vs. Interest with Minimum Monthly Payments**



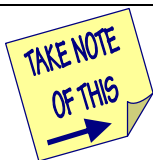
Principal vs. Interest with Current Monthly Payments*



Principal vs. Interest with the Equity Creator® System



The graphs illustrated above show the negative impact that Credit Cards (revolving debt) can have on your financial picture. If you are making the minimum payments each and every month on your Credit Cards, you may very well be in for a long haul. As you can see from the cost of credit shown above, if you continue to make the same payments on these debts as you do now (that is without decreasing the payment as the minimum payment drops), you will pay 2 times more for these purchases than was the original price. Worse yet, if you make only the minimum payment each month, you will pay 2.9 times more for these items than was the original purchase price. However, with these debts included in the Equity Creator® system, the interest cost for these debts can be cut by as much as 79% over your current track.



According to VISA USA (6-03-03), for the first time in history, consumers in the U.S. used VISA payment cards for more than \$1 Trillion in transactions for a 12-month period. This is nearly 10% of the entire 2002 Gross National Product! That is an average of \$2.7 Billion a day, over \$1.9 Million every minute of every day - 24 hours a day, 7 days a week!

† Margin refers to the amount of money being paid above and beyond the minimum payment that is applied directly to principal

*Current Payments refers to continual remittance of the exact payments you are currently making, irrespective of creditor minimum payment

**Minimum Payments are calculated based upon an estimate of the % of the remaining principal balance with a minimum total payment of \$25. In this case, the average minimum payment is 8.00% of the remaining principal balance and as such, would reflect a decreasing payment each month

‡ The interest savings estimates are based upon a weighted average based upon an aggregate total savings and are a proportion of that figure - for illustration purposes only

| | | |
|---|-------------------|---|
| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FORCASTED DEBT FREE DATE: November 2016 |
| REVOLVING DEBT ANALYSIS | | CONTROL NUMBER: -3929430 |

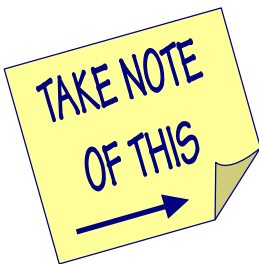
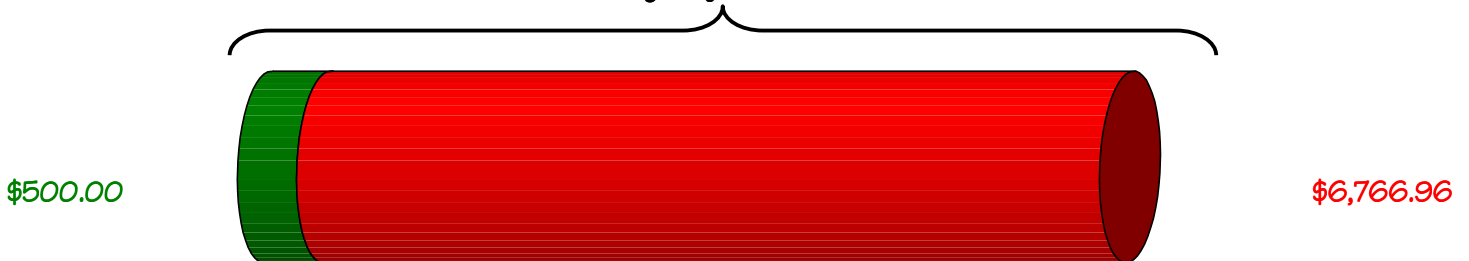
SECTION THREE: EMERGENCY FUND

To be properly shielded against unforeseen emergencies (loss of work, illness, etc.) it is recommended that the average American Family have a minimum of 3 to 6 months' worth of bill money readily accessible. This would be above and beyond any retirement accumulation that is committed in long-term savings vehicles such as 401K or IRA accounts.

Below is a mathematical evaluation of your current financial emergency preparedness. Job loss, disability, illness, and mechanical breakdown of your car or home are only a few financial emergencies that may occur to hurt your family's financial health. If you are coming up short, you are among the more than 99% of Americans today that are 30 to 60 days away from bankruptcy and that rely on high cost options, such as dipping into retirement savings or credit cards to handle financial emergencies.

John & Jane - Your Current Emergency Fund

| | |
|---|-------------|
| MINIMUM RECOMMENDED EMERGENCY FUND (3 months' bills): | \$7,266.96 |
| CURRENT EMERGENCY FUND BALANCE: | \$500.00 |
| EMERGENCY FUND SHORTFALL: | \$6,766.96 |
| CURRENT EMERGENCY FUND MONTHLY CONTRIBUTION: | \$25.00 |
| CURRENT RATE OF RETURN: | 3% |
| TIME TO NEEDED TO BUILD YOUR 6 MONTH FUND: | 28 Yr, 4 Mo |
| Your minimum emergency fund need is: \$7,266.96 | |



Your current emergency fund will sustain you and pay your bills for approximately 0 months.

You currently have \$500, which means you still need \$6,766.96 to complete your emergency fund Requirement. Using the Equity Creator® System, you may be able to supplement your emergency fund on a monthly basis, as it may make more sense to bolster your emergency fund than accelerating some debts.

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| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| EMERGENCY FUND ANALYSIS | | CONTROL NUMBER: -3929430 |

SECTION FOUR: PROPER INSURANCE PROTECTION

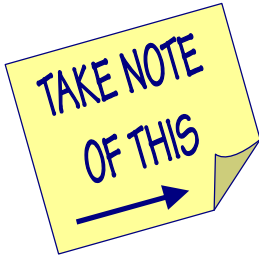
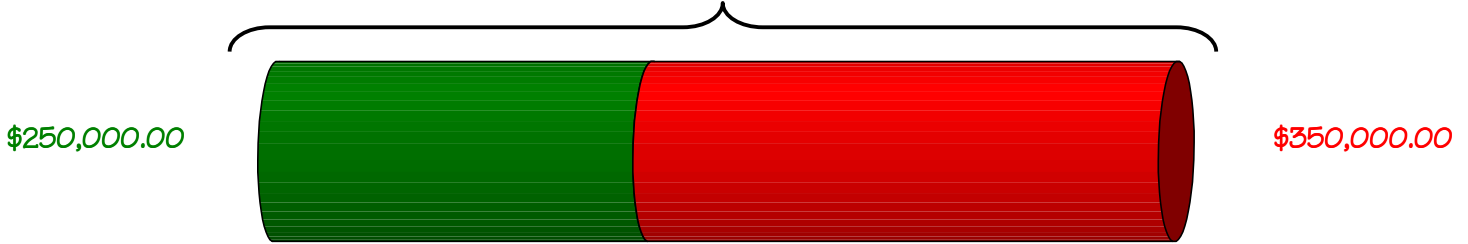
Often called 'PLAN COMPLETION INSURANCE,' Life, disability, and Long Term Care insurance are essential to the completion of any financial wellness strategy. Families are not made up of just one person, and because of this, the contingencies of Death and or Disability of the income earner(s) must be considered. For the purposes of this analysis, our recommendations are made based upon income replacement of the bread winner(s). What sometimes seems like a great deal of money, can whittle away quickly when income replacement is taken from it.

John, you are on track to earn \$1,440,000 in income between now and retirement age. Can that kind of income be replaced with your current Life Insurance policy? Current Disability Policy? Will your hard work of building your estate be destroyed because of a Long Term Care need?

John's Life Insurance Analysis

| | |
|----------------------------------|---------------------|
| Recommended face amount: | \$600,000.00 |
| Current face amount: | \$250,000.00 |
| Life Insurance Shortfall: | \$350,000.00 |

Your total Life Insurance need is \$600,000.00

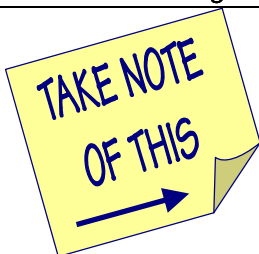


Your current life insurance face amount, if saved with an annual rate of return of 8.00% will replace your current income for 6 Years and 10 months* You are currently spending \$50.00 a month for your life insurance coverage. By properly using the Equity Creator® System, you can not only continue on a plan to become totally debt free, you may be able to free up money on a monthly basis (without increasing your total budget) to increase your Life and other Insurance coverages.

Disability Insurance and Long Term Care

THE FACTS:

- At age 30, you have a 40% chance of experiencing a long term (greater than 90 days) disability prior to retirement age (age 65).
- Income loss due to disability is the number one cause of mortgage foreclosure.
- 50% of all individuals and 70% of all couples will have a need for Long Term Care some time during their lifetime.
- 40% of all Long Term Care recipients are between age 18 and 65.



John, the current cost of Long Term Care on average is \$4,167 per month. For the past few years, Long Term Care expenses are increasing at a rate of 5.00% annually. That means in 30 years (when you are ready to retire), the cost could be as much as \$18,616 per month! (That is more than \$223,300 a year) A five year need could cost your estate or heirs in excess of \$1,117,000!

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| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| INSURANCE ANALYSIS - John | | CONTROL NUMBER: -3929430 |

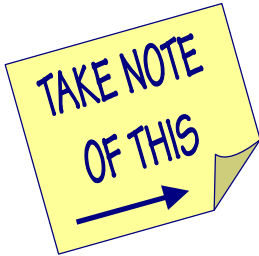
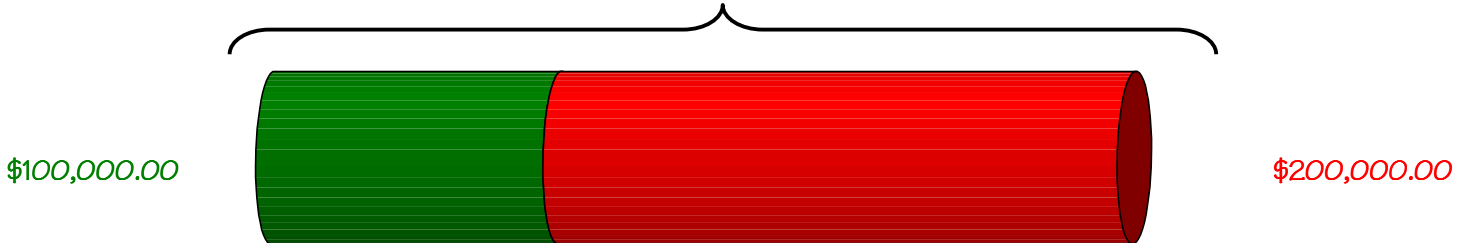
SECTION FOUR: INSURANCE PROTECTION (CONTINUED)

Jane, you are on track to earn \$720,000 in income between now and retirement age. Can that kind of income be replaced with your current Life Insurance policy? Current Disability Policy? Will your hard work of building your estate be destroyed because of a Long Term Care need?

Jane's Life Insurance Analysis

| | |
|---------------------------|--------------|
| Recommended face amount: | \$300,000.00 |
| Current face amount: | \$100,000.00 |
| Life Insurance Shortfall: | \$200,000.00 |

Your total Life Insurance need is \$300,000.00

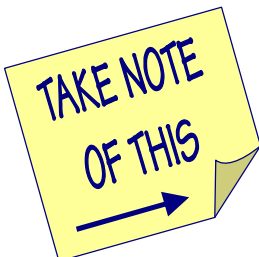


Your current life insurance face amount, if saved with an annual rate of return of 8.00% will replace your current income for 5 Years and 2 months*. You are currently spending \$20.00 a month for your life insurance coverage. By properly using the Equity Creator® System, you can not only continue on a plan to become totally debt free, you may be able to free up money on a monthly basis (without increasing your total budget) to increase your Life and other Insurance coverages.

Disability Insurance and Long Term Care

THE FACTS:

- At age 30, you have a 40% chance of experiencing a long term (greater than 90 days) disability prior to retirement age (age 65).
- Income loss due to disability is the number one cause of mortgage foreclosure.
- 50% of all individuals and 70% of all couples will have a need for Long Term Care some time during their lifetime.
- 40% of all Long Term Care recipients are between age 18 and 65.



Jane, the current cost of Long Term Care on average is \$4,167 per month. For the past few years, Long Term Care expenses are increasing at a rate of 5.00% annually. That means in 30 years (when you are ready to retire), the cost could be as much as \$18,616 per month! (That is more than \$223,300 a year) A five year need could cost your estate or heirs in excess of \$1,117,000!

| | | | |
|--|--------------------------------------|--|--------------------------|
| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V2.02 DATE: 31-Jul-2007 | CLIENT: Client, John & Client, Jane FINANCIAL FREEDOM DATE: November 2016 | CONTROL NUMBER: -3929430 |
| INSURANCE ANALYSIS - Jane | | | |

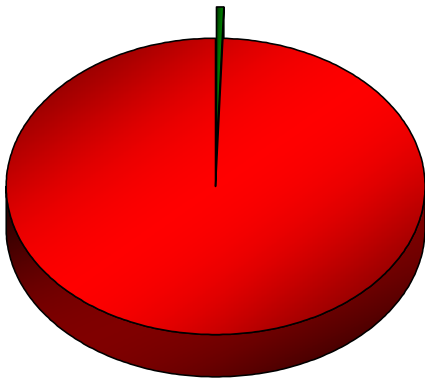
SECTION FIVE: SAVING FOR RETIREMENT

The ultimate goal of any family financial strategy is to retire with an equivalent or better lifestyle than is enjoyed today. There are two basic tenets to achieving this goal; 1) accumulate enough cash to create the necessary ongoing income needed, and 2) eliminate accumulated debts acquired in early income earning years. Ironically, we normally do not consider debt elimination as well as asset accumulation in our retirement strategies. In addition, most don't consider saving for retirement until retirement age is imminent, virtually eliminating the benefit of time. A shortened savings period will lead to the temptation to step outside of risk tolerances to achieve unrealistic rates of return. A properly structured retirement savings plan is not a GET RICH QUICK scheme, but a long-term methodical savings plan. The bottom line is this: If you can start to save sooner, rather than later, and if you can eliminate rather than accumulate debt, a fruitful retirement is much easier to achieve.

John's Retirement Readiness

| | |
|---|----------------|
| Recommended Retirement Lump Sum:* | \$1,711,972.30 |
| Current Retirement Accumulation: | \$10,000.00 |
| Current Monthly Contribution: | \$100.00 |
| Current Rate of Return: | 8.00% |
| At current pace, amount you will accumulate in 30 years: | \$258,393.24 |
| Equivalent Monthly Income (at a 3.50% rate of inflation): | \$613.73 |

John, Your Challenge is this:

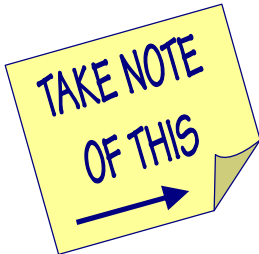


← 1) Right now you have \$10,000.00

← 2) You need \$1,701,972.30 more

3) You have the next 30 years to get it

| | |
|--|------------|
| Monthly contribution needed at 8%: | \$1,075.32 |
| Rate of return needed with your current accumulation and contribution: | 15.33% |



John, by looking at the information above, you might think that your retirement outlook is rather bleak - and if you continue on your current track, that may very well be true. However, by utilizing the Equity Creator® System, you may very well be in the position in as little as 9 Yr, 5 Mo to start accumulating \$2,356.58 per month towards your retirement. At an assumed average rate of return of 8% you and Jane could accumulate \$1,753,475 in 30 years.

* The recommended retirement lump sum is based upon the amount of cash necessary such that your equivalent income could be completely derived from earnings only and not from erosion of the principal balance. The assumed rate of return is during this income phase is 8%.

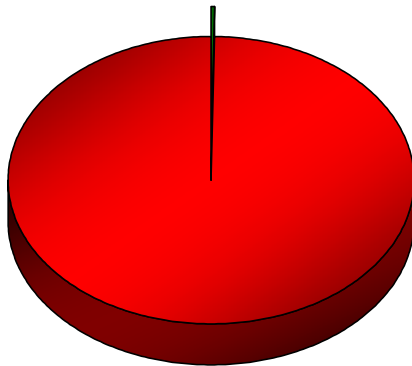
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| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
| | DATE: 31-Jul-2007 | FINANCIAL FREEDOM DATE: November 2016 |
| RETIREMENT ANALYSIS - John | | CONTROL NUMBER: -3929430 |

SECTION FIVE: RETIREMENT (CONTINUED)

Jane's Retirement Readiness

| | |
|---|--------------|
| Recommended Retirement Lump Sum:* | \$855,986.15 |
| Current Retirement Accumulation: | \$2,000.00 |
| Current Monthly Contribution: | \$25.00 |
| Current Rate of Return: | 8% |
| At current pace, amount you will accumulate in 30 years: | \$59,130.45 |
| Equivalent Monthly Income (at a 3.50% rate of inflation): | \$140.45 |

Jane, Your Challenge is this:

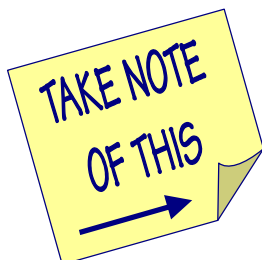


← 1) Right now you have \$2,000.00

← 2) You need \$853,986.15 more

3) You have the next 30 years to get it

| | |
|--|----------|
| Monthly Contribution needed at 8%: | \$589.02 |
| Rate of return needed with your current accumulation and contribution: | 18.35% |



Jane, by looking at the information above, you might think that your retirement outlook is rather bleak - and if you continue on your current track, that may very well be true. However, by utilizing the Equity Creator® System, you may very well be in the position in as little as 9 Yr, 5 Mo to start accumulating \$2,356.58 per month towards your retirement. At an assumed average rate of return of 8% you and John could accumulate \$1,753,475 in 30 years.

* The recommended retirement lump sum is based upon the amount of cash necessary such that your equivalent income could be completely derived from earnings only and not from erosion of the principal balance. The assumed rate of return is during this income phase is 8%.

| | | |
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| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: V 2.02 | CLIENT: Client, John & Client, Jane |
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| RETIREMENT ANALYSIS - Jane | | CONTROL NUMBER: -3929430 |

SECTION SIX: DEBT ELIMINATION SUMMARY

GENERAL INSTRUCTIONS: The following page contains a list of your creditors listed in the order that they are to be accelerated. It is never best to spread your excess payments to more than one debt, and the interest rate alone is not a determining factor for deciding which debt to attack first. This acceleration order is based upon all factors, such as principal balance, minimum payment, as well as interest rate. The Equity Creator® computerized analysis system determines the fastest and most manageable way to completely eliminate your debt. Start this month with the initial payments for each, and apply all possible excess (margin) to only the first creditor listed. As each creditor is eliminated in turn, the payment that was previously applied to each creditor rolls to the next creditor in line until one by one, all of your debts are systematically eliminated without increasing or decreasing your total monthly expenditure from what it is today!

The following descriptions correspond to the columns in your pay-down schedule

A. This is the creditor name as you listed it when completing your Equity Creator® data sheet.*

B. This is the current balance as you listed it when completing your Equity Creator® data sheet.*

C. The initial payment is the payment that reflects the smallest payment currently possible for each debt.* For credit cards and other revolving debt, your minimum payment will likely decrease, but to remain on track, you will need to continue making this payment until such a time that the previous debt in line is paid off (indicated here by the payment change date) and your payment for a particular debt increases.

D. This is the approximate number of payments you will need to make at the initial payment level. This is the cumulative number of months that it will take for the previous debt in line to be eliminated.

E. The payment change date is the approximate month and year that all preceding debts will be eliminated and thus the time that this debt will begin to be eliminated.

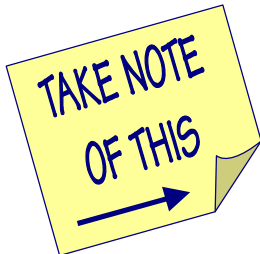
F. This represents the Acceleration payment for each debt. This amount includes the minimum payment plus all available margin.

G. The elimination date represents the approximate month and year that this debt should be completely eliminated. The last date in this line is therefore the time of your financial freedom!

| EXAMPLE: | | B | C | D | E | F | G |
|----------|------------|-------------------|---|-------------------------------------|--------------------------|-------------------------|-----------------------|
| CREDITOR | | BEGINNING BALANCE | INITIAL PAYMENT | NUMBER OF PAYMENTS AT INITIAL LEVEL | PAYMENT CHANGE-OVER DATE | CHANGE YOUR PAYMENT TO: | DEBT ELIMINATION DATE |
| 1 | Debt One | \$484.50 | THIS IS THE FIRST DEBT TO ACCELERATE. START WITH THE PAYMENT SHOWN IN COLUMN F. | | | (A) \$136.90 | Jan 2004 |
| 2 | Debt Two | \$1,492.78 | (B) \$150.00 | 4 | Feb 2004 | (C) \$286.90 | May 2004 |
| 3 | Debt Three | \$1,802.90 | \$163.90 | 6 | Jun 2004 | \$450.80 | Jul 2004 |

A. The payment for the first debt to be accelerated is a total of all available payment excess plus the current minimum payment.

B,C. Once the first debt is eliminated (here shown to be Jan '04), the total payment for debt 1 (A) is added to the minimum payment for debt 2 (B) for the acceleration payment for debt 2 (C).



If at any time, you find that your debt pay down schedule is too difficult to track or maintain, contact EC Media Group, Inc. at the phone number listed in your Financial Blueprint kit for information on the complete Equity Creator® Personalized Budgeting System or the Full Bill Paying Service that can provide you with much greater detail, or even assist you in your monthly bill paying.*

*Participation in other services available through EC Media Group, Inc. come at additional expense and will follow the same strategies listed herein. Your financial freedom date will not be mathematically any sooner by paying for these additional services.

| | | |
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| DEBT ELIMINATION INSTRUCTIONS | | CONTROL NUMBER: -3929430 |

DEBT ELIMINATION PAY-DOWN SCHEDULE

| A | B | C | D | E | F | G |
|----------|----------------------|-----------------|---|--------------------------|-------------------------|-----------------------|
| CREDITOR | BEGINNING BALANCE | INITIAL PAYMENT | NUMBER OF PAYMENTS AT INITIAL LEVEL | PAYMENT CHANGE-OVER DATE | CHANGE YOUR PAYMENT TO: | DEBT ELIMINATION DATE |
| 1 | Department Store | \$1,492.78 | THIS IS THE FIRST DEBT TO ACCELERATE. START WITH THE PAYMENT SHOWN IN COLUMN F. | | \$225.00 | Apr 2008 |
| 2 | Bank Number Two | \$1,802.90 | \$163.90 | 8 | May 2008 | \$388.90 Jun 2008 |
| 3 | ACME Credit Services | \$5,790.00 | \$250.00 | 10 | Jul 2008 | \$638.90 Jan 2009 |
| 4 | AJAX High Credit | \$5,000.00 | \$150.00 | 17 | Feb 2009 | \$788.90 Jun 2009 |
| 5 | Credit Card #1 | \$2,850.00 | \$75.00 | 22 | Jul 2009 | \$863.90 Sep 2009 |
| 6 | Credit Card #2 | \$12,000.00 | \$225.00 | 25 | Oct 2009 | \$1,088.90 Sep 2010 |
| 7 | XYZ | \$29,255.44 | \$364.89 | 37 | Oct 2010 | \$1,453.79 May 2012 |
| 8 | Credit Card #3 | \$13,782.90 | \$225.00 | 57 | Jun 2012 | \$1,678.79 Jan 2013 |
| 9 | ABC | \$103,346.11 | \$677.79 | 65 | Feb 2013 | \$2,356.58 Dec 2016 |
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| <i>EQUITY CREATOR</i> ® <i>FINANCIAL BLUEPRINT</i> | REVISION: V 2.02 DATE: 31-Jul-2007 | CLIENT: <i>Client, John & Client, Jane</i> FINANCIAL FREEDOM DATE: <i>November 2016</i> CONTROL NUMBER: -3929430 |
| DEBT ELIMINATION GRID | | |

SECTION SEVEN: PROGRAM SUMMARY

Your Debt Elimination Plan -

| | Your Current Status | Equity Creator® |
|----------------------------|---------------------|-----------------|
| Monthly Debt Expenditure | \$2,497.32 | \$2,497.32 |
| Debt Acceleration Margin | \$75.00 | \$75.00 |
| Potential Interest to Pay | \$203,923.68 | \$86,674.14 |
| Potential Interest Savings | | \$117,249.54 |
| Remaining Time in Debt | 29Yr, 0Mo | 9 Yr, 5 Mo |

One major strength of the Equity Creator® Personalized Financial Blueprint is that the system works within your existing monthly budget - without restructuring your debt that can potentially harm your credit.* The advantage of working within a structured and disciplined program is evident here, potentially cutting years off of your time in debt, and saving you thousands of dollars in interest!

Your Retirement Savings Plan -

| | Your Current Status | Equity Creator® |
|--|---------------------|--------------------------------------|
| Current Retirement Savings | \$12,000.00 | \$12,000.00 |
| Current Monthly Contributions | \$125.00 | \$125.00 |
| Addl. Monthly Contribution | | \$2,497.32 (avail. in 9 Yr, 5 Mo) |
| Potential Retirement at milestone #1 9 Yr, 5 Mo <small>(this is your Equity Creator® Financial Freedom Date)</small> | \$45,970.55 | \$45,970.55 |
| Potential Retirement at milestone #2 29Yr, 0Mo <small>(this is your current get-out-of-debt date)</small> | \$290,874.23 | \$1,590,547.36 |
| Potential Retirement at milestone #3 30Yr <small>(this is your stated date to retire)</small> | \$317,523.69 | \$1,753,474.56 |

One of the key tenets of the Equity Creator® Personalized Financial Blueprint is not only to systematically eliminate debt, but to also systematically convert those debt expenditures into installments towards your retirement. As you can see here, we have broken your retirement accumulations into three different milestones: Your Equity Creator® Financial Freedom Date, Your current get-out-of-debt date, and your stated time to retirement. As you can see, with a systematic and disciplined approach, the difference is significant! Once you have eliminated your debts, start paying yourself! The QUICKER that you are able to accumulate MORE in your retirement savings, the more fruitful your retirement will be!

| | | | | |
|---|-----------|-------------|-------------------------|-----------------------------|
| EQUITY CREATOR® FINANCIAL BLUEPRINT | REVISION: | V 2.02 | CLIENT: | Client, John & Client, Jane |
| | DATE: | 31-Jul-2007 | FINANCIAL FREEDOM DATE: | November 2016 |
| PROGRAM SUMMARY | | | CONTROL NUMBER: | -3929430 |

SECTION EIGHT: ASSUMPTIONS AND DISCLOSURES

DISCLAIMER OF WARRANTIES

EC Media Group, Inc. makes no representations or warranties with respect to the Analysis or the Program or the results that may be achieved by the Client with respect to following the Program. Client acknowledges that the Analysis was prepared by EC Media Group, Inc. based solely on information provided by Client, and Client understands that EC Media Group, Inc. is not responsible for any errors or inaccuracies resulting from such information. EC Media Group, Inc. can in no way guarantee how creditors will apply dollars to payoff or accelerate debt.

THE FOLLOWING ASSUMPTIONS AND STANDARDS WERE USED IN THE PREPARATION OF YOUR PERSONALIZED FINANCIAL BLUEPRINT:

- 1 The recommended minimum Emergency Fund is equal to 3 times your monthly bills.
- 2 The Emergency Fund is considered Fully Funded when it reaches 6 times your monthly bills.
- 3 The recommended Life Insurance face amount is equal to 12.5 times your annual income. This is based upon a lump sum investment with a rate of return of 8% to replace your income indefinitely.
- 4 If you are a spouse without income, we recommend a minimum Life Insurance Face Amount of \$100,000
- 5 The assumed rate of return for investments during their accumulation (growth) phase is 8%.
- 6 The assumed rate of return for the growth of the Emergency Fund is 2%.
- 7 The assumed rate of return for investments during their income phase is 8%.
- 8 The minimum illustrated rate of return for any investment accumulation or income is 4%.
- 9 The maximum illustrated rate of return for any investment accumulation or income is 10%.

FREQUENTLY ASKED QUESTIONS AND NOTES:

- > Please note that the debts listed in the pay-down schedule may not pay off exactly on the dates listed. The calculations used for creation of this analysis assume that each of your creditors uses a standard method of interest calculation whereby interest is amortized at the end of each month. This is likely true for mortgages and most installment loans, but interest calculations vary for revolving credit accounts, and may utilize varying methods and interest applications. It is impossible for us to predict those variances and we thereby use a standardized method. Irrespective, however, your debts should pay within a payment or two of those predicted in the pay-down schedule. When such instance occurs, it is crucial that you follow the pay-down order and always apply any unneeded payment to the next debt in line.
- > I noticed that the pay-down order is not based upon eliminating the highest interest rates first. Why is that? It seems logical that the debts to eliminate first would be the ones with the highest interest rates.

Yes, logic would dictate that the highest interest rates should be eliminated first - but in actuality, there are several factors to consider when establishing your optimal pay-down order - and only one of those is the interest rate - the minimum payment, principal balance, as well as the manageability of the schedule needs to be considered. That is, in some cases, you may be able to save a dollar or two by splitting your acceleration margin or by rearranging the pay-down order, but consistency and simplicity are crucial to the success of the plan. Our system selects the fastest, most manageable pay-down order.
- > What do I do to add or remove debts from my plan, or if I add to the balance of a credit card?

If the balance changes for any of the debts listed, or if you add or remove creditors from the pay-down schedule, your optimal pay-down order may need to be recalculated - as well, your financial freedom date may change. If you would like to make changes to your plan, please contact our Customer Service Center at 770-956-7344. One of our associates will be glad to assist you.
- > If I want to add or subtract acceleration margin or if I want to pay off any of the debts in my pay-down schedule early, how do I accommodate that?

If you wish to add acceleration margin, or pay off a creditor early, it is best to add payment to, or pay off the current accelerated debt. Attacking this debt will give you the maximum impact and get you that much closer to financial freedom. If you wish to remove acceleration margin, you will lower the payment to the current accelerated debt accordingly. Keep in mind that removing payment from the plan will lengthen the time it takes to achieve financial freedom. If you would like to see the impact that any additions or subtractions could potentially have, please contact our Customer Service Center at 770-956-7344. One of our associates will be glad to assist you.
- > For any other questions, please contact our Customer Service Center at 770-956-7344, or visit our website at www.findyourfreedomdate.com