

# The Home Equity Acceleration Plan

The following report will illustrate how much sooner you will be able to pay off your home mortgage debt using H.E.A.P.™. The ultimate conclusions outlined in this report are based on the information you provided to your H.E.A.P.™ advisor. To the extent you did not provide accurate information to your H.E.A.P.™ advisor, that can positively or negatively affect the conclusions in this report.

Based on the numbers provided, you can save \$162,942.89 in interest over the life of your mortgage.

Current Liabilities		
Existing Debt (to be paid off)	Balance	Monthly Payments
Current Mortgage	\$ 300,000.00	\$ 1,606.80
<b>Total Monthly Fixed Expenses:</b>	<b>\$ 300,000.00</b>	<b>\$ 1,606.80</b>

Net Income		
Employer	Interval	Amount
Income 1	Bimonthly	\$ 5,000
<b>Total Monthly Net Income</b>		<b>\$ 5,000</b>

"Surplus" Calculation (Keeping Current Debt Structure)	
Total Monthly Net Income	\$ 5,000.00
Total Monthly Fixed Expenses	-\$ 1,606.80
Total Monthly Variable Expenses (as budgeted)	-\$ 2,500.00
<b>Monthly "Surplus"</b>	<b>\$ 893.20</b>

(Money that can be allocated to pay down mortgage debt)

With H.E.A.P.™, your mortgage debt (and other debt if added to the program) will be paid off without adjusting your monthly living expenses as budgeted in 13.75 years.

Proposed Liability Structure			
	1st Term Balance	1st Term Payment	Payment
Purposed Mortgage	\$ 295,000.00	\$ 1,606.80	\$ 1,606.80
H.E.A.P.™ Account	\$ 5,000.00	\$ 9.06	\$ 9.06
<b>Total:</b>	<b>\$ 300,000.00</b>	<b>\$ 1,615.86</b>	<b>\$ 1,615.86</b>

## Amortization Comparison

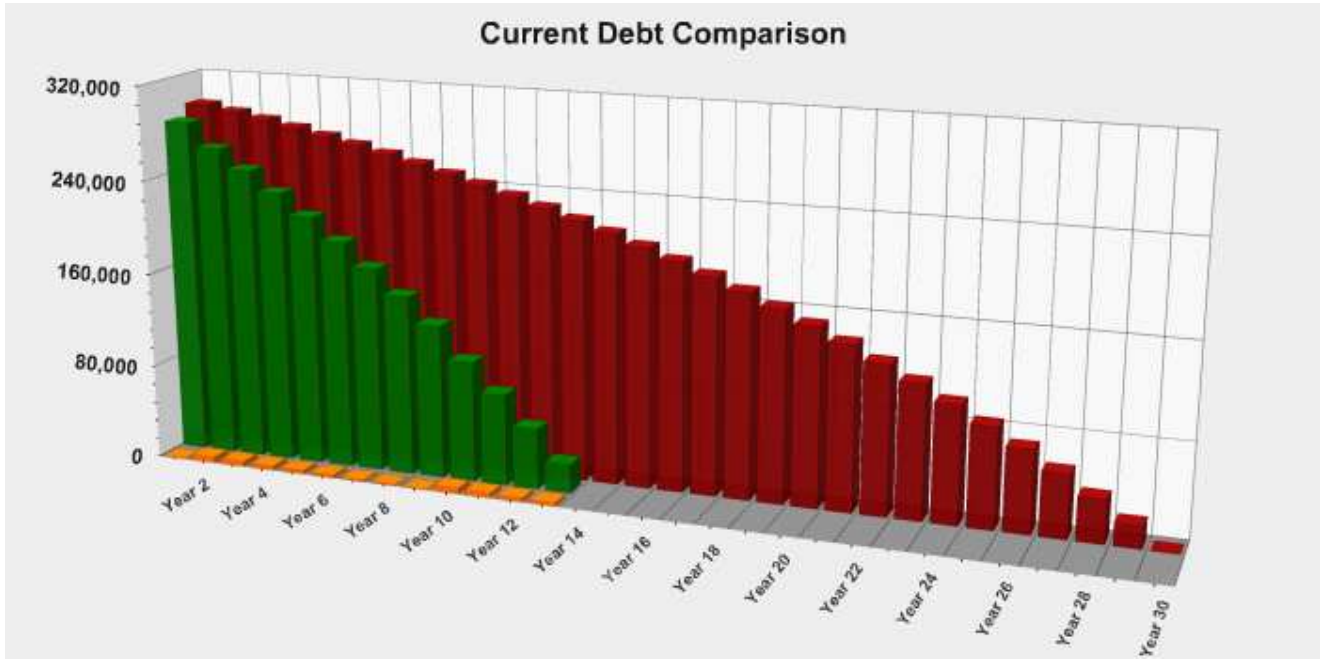
Current Mortgage	
Current Amount	\$300,000.00
Interest Rate	4.980%
Remaining Term	360
Interest Payment	\$1,245.00
Principal Payment	\$361.80
Escrow Amount	
Total Payment	\$1,606.80

H.E.A.P.™	
Current Amount	\$5,000.00
Note Rate	\$6.000%
Available Amount	\$95,000.00
Program Start Date	
Monthly Expenses	

Current Debt Amortization			
Year	Total MTG Debt	Total Debt Paid	Total Interest
1	\$295,557.93	\$4,442.07	\$14,839.53
2	\$290,889.52	\$9,110.48	\$29,452.72
3	\$285,983.25	\$14,016.75	\$43,828.05
4	\$280,826.98	\$19,173.02	\$57,953.38
5	\$275,407.98	\$24,592.02	\$71,815.98
6	\$269,712.88	\$30,287.12	\$85,402.48
7	\$263,727.61	\$36,272.39	\$98,698.81
8	\$257,437.35	\$42,562.65	\$111,690.15
9	\$250,826.61	\$49,173.39	\$124,361.01
10	\$243,879.02	\$56,120.98	\$136,695.02
11	\$236,577.42	\$63,422.58	\$148,675.02
12	\$228,903.80	\$71,096.20	\$160,283.00
13	\$220,839.19	\$79,160.81	\$171,499.99
14	\$212,363.66	\$87,636.34	\$182,306.06
15	\$203,456.29	\$96,543.71	\$192,680.29
16	\$194,095.06	\$105,904.94	\$202,600.66
17	\$184,256.84	\$115,743.16	\$212,044.04
18	\$173,917.37	\$126,082.63	\$220,986.17
19	\$163,051.05	\$136,948.95	\$229,401.45
20	\$151,631.07	\$148,368.93	\$237,263.07
21	\$139,629.23	\$160,370.77	\$244,542.83
22	\$127,015.85	\$172,984.15	\$251,211.05
23	\$113,759.80	\$186,240.20	\$257,236.60
24	\$99,828.30	\$200,171.70	\$262,586.70
25	\$85,186.97	\$214,813.03	\$267,226.97
26	\$69,799.60	\$230,200.40	\$271,121.20
27	\$53,628.23	\$246,371.77	\$274,231.43
28	\$36,632.88	\$263,367.12	\$276,517.68
29	\$18,771.58	\$281,228.42	\$277,937.98
30	\$0.00	\$300,000.00	\$278,441.55

H.E.A.P.™ Amortization			
Year	Total MTG Debt	Total Debt Paid	Total Interest
1	\$280,177.36	\$14,539.07	\$14,567.73
2	\$264,557.44	\$30,776.96	\$28,329.84
3	\$248,120.82	\$47,819.83	\$41,286.97
4	\$230,825.34	\$65,731.38	\$53,375.42
5	\$212,606.25	\$84,556.37	\$64,550.43
6	\$193,437.84	\$104,340.79	\$74,766.01
7	\$173,271.21	\$125,133.56	\$83,973.24
8	\$152,034.31	\$146,986.52	\$92,120.27
9	\$124,694.15	\$169,953.19	\$99,153.59
10	\$101,173.24	\$194,109.68	\$104,997.10
11	\$76,411.78	\$219,474.78	\$109,632.00
12	\$50,367.29	\$246,132.61	\$112,974.17
13	\$22,953.39	\$274,149.55	\$114,957.23
14	\$0.00	\$295,000.00	\$115,498.66
15	\$0.00	\$0.00	\$0.00
16	\$0.00	\$0.00	\$0.00
17	\$0.00	\$0.00	\$0.00
18	\$0.00	\$0.00	\$0.00
19	\$0.00	\$0.00	\$0.00
20	\$0.00	\$0.00	\$0.00
21	\$0.00	\$0.00	\$0.00
22	\$0.00	\$0.00	\$0.00
23	\$0.00	\$0.00	\$0.00
24	\$0.00	\$0.00	\$0.00
25	\$0.00	\$0.00	\$0.00
26	\$0.00	\$0.00	\$0.00
27	\$0.00	\$0.00	\$0.00
28	\$0.00	\$0.00	\$0.00
29	\$0.00	\$0.00	\$0.00
30	\$0.00	\$0.00	\$0.00

Savings Summary						
Final	Months Paid	Months Saved	Years Paid	Years Saved	Interest Paid	Interest Saved
12/2022	165	194	13.75	16.17	\$115,498.66	\$162,942.89



■ Standard Mortgage Schedule ■ H.E.A.P. Schedule ■ HELOC

With the Home Equity Acceleration Plan (H.E.A.P.™), as budgeted, you will pay off your "home mortgage" debt in 13.75 years.

This will save you \$162,942.89 in mortgage interest over the life of the plan.

\*The H.E.A.P.™ numbers calculated for this report are based on the inputs given to your H.E.A.P.™ advisor. It is understood that you will be able to pay off your mortgage debt sooner if you earn more income and/or decrease your variable expenses over the life of the plan. It is understood that it will take longer to pay off your mortgage debt if you decrease your income and/or increase your variable expenses over the life of the plan.

If you need to re-run these numbers due to a substantial change in your income or expenses, please contact Rocco DeFrancesco at 269-876-2369 or [rocco@thewpi.org](mailto:rocco@thewpi.org)

## New Powerful Marketing Software Soon to Be Released

Roccy DeFrancesco, JD, through his company Strategic Marketing Partners, LLC (SMP) has been working on [FOUR NEW](#) and [powerful software programs](#) to help advisors market themselves better and close more sales.

If you know Roccy, you know he likes to come up with unique tools and names for tools and this software suite is no different. It's being marketed using the term "Buddha." Why Buddha? Because Buddha is Zen and calm.

The word Buddha means "The Awakened One," one who is awakened to Reality, who understands true nature of the mind, the world, and all sentient beings. Software today needs to be an extension or personal assistant of the advisor client relationship. Long gone are the days of frustrating software experiences. Our Buddha software was coded with the human experience being paramount.

What programs are part of the initial roll out?

[-Buddha CRM](#)

[-Buddha Landing Pages](#)

[-Buddha Email](#)

[-Buddha PFM](#)

The Buddha software suite of programs is both [easy to use](#) and does something no other programs in the industry do, i.e., they are [fully integrated](#). If you want to really market yourself and earn more money, we believe that all four of the above tools must be used.

### Buddha CRM



**What is CRM?** CRM stands for Customer Relationship Management.

A CRM system is a software program designed to help you manage relationships with clients.

**Why use a CRM system?**

- 1) Improve customer communication/service.
- 2) Increase the amount of business you can obtain from clients (directly and through referrals).

-CRM systems are used to help facilitate and manage the sales cycles.

**Why else use a CRM system?** Avoid lawsuits—most firms are NOT taking the right steps to protect themselves from lawsuits. EVERY substantive email communication should be saved in a CRM. Notes from every substantive call with clients should be saved in a CRM. If you are not doing this, you are asking for trouble and are not protecting yourself like you should in today's litigious society.

**What makes Buddha CRM unique?**

1) Integration—Buddha CRM is the only CRM system that integrates with:

- Lead page creator (click here to learn more)
- Full blown email drip system (click here to learn more)
- Personal Financial Management system (click here to learn more)
- Free e-book site for financial planners/insurance agents (click here to learn more)
- Worry Free Retirement Kit for financial planners/insurance agents (click here to learn more)
- Financial planning software (coming fall of 2016)

Most CRM systems have none of the above listed tools. Therefore, if you want to use a lead page creator or Constant Contact type email system, you have to pay for it separately and then pay to have it integrate with your CRM.

With Buddha CRM all our programs are already integrated and work hand in hand with each other (with one point of contact for customer service).

2) Content—for those who need content (for e-newsletters, landing pages, free downloads, etc.), Buddha provides that content.\* (\*The content is offered on topics like financial planning, life insurance, fixed annuities, asset protection, estate planning, tax planning, etc. and is not available to everyone who buys access to our system). Email [info@buddhacrm.com](mailto:info@buddhacrm.com) for more information).

3) Price—our programs are priced very competitively and we are the only ones in the industry who can bundle our software with other Buddha offerings to offer an even lower “bundled” price.

Also, there are additional discounts available to certain financial planners and insurance agents that work with our strategic partners. Email [info@buddhacrm.com](mailto:info@buddhacrm.com) for more information on how to receive the maximum discount on our services.



## Buddha Landing Pages

Buddha Landing Pages

## TAKING YOUR MARKETING TO THE NEXT LEVEL!

Good marketing is all about interaction with people you are trying to reach. When you are dripping on potential clients, what kind of interaction are you trying to generate?

We believe that it is absolutely essential to have the ability to quickly and professionally create landing pages for people to go to and sign up for “stuff.” Everyone likes to get “stuff.”

**What is stuff?** If you are a financial planner, it could be a free white paper talking about avoiding investment risk. If you are an insurance agent, it could be a free report talking about how cash value life can be a terrific tax-free/risk-free retirement tool. If you are in the mortgage field, it could be a page allowing people to download a free mortgage acceleration app. from the App Store.

**The question is:** how do you create that landing page? You can pay a programmer to do it. This takes time and significant money. Or you could use a landing page creation program like Buddha Landing Pages.

**Aren't all landing page programs the same?** It's true that there are many different programs in the marketplace that all try to do the same thing. However, we believe Software Buddha is superior to all of them for the following reasons:

- 1) Ease of use. Buddha Landing Pages was designed by end users not programmers. As such, it's super easy to use and is an intuitive program (the flow makes logical sense).
- 2) We provide downloads. For certain Buddha Landing Page users we have very unique content they can use to give away on their custom landing pages. Who do we provide this content for? Financial planners, insurance agents, and CPAs.
- 3) Program integration. Our program is fully integrated with [Buddha CRM](#) and [Buddha Email](#) making it the only fully integrated suite of software of its kind in the industry.
- 4) Brochure creator. Our landing page system is at its core an editing program that helps people create cool looking pages. Those pages could be landing pages, or they could be brochures or other documents that users want to print and hand out or allow to be downloaded in PDF form.



## **Buddha email**

Buddha Email

# BUDDHA EMAIL SYSTEM

If you are not dripping on clients and potential clients at least twice a month, you are missing out on the best way to market your business and generate more revenue.

**Why don't businesses send bi-weekly e-newsletters?** The excuses are plenty:

- I don't know how
- I don't have the time
- I don't have the technology
- I don't have the content

**What sets Buddha email apart from other email drip systems?**

### 1) Buddha email provides content

The #1 reason certain users (financial planners, insurance agents, CPAs) will use Buddha email is because we can provide unique content to send in newsletters\*. Who writes the content? Rocco DeFrancesco, JD (six-time author/nationally recognized expert). \*Email [info@buddhacrm.com](mailto:info@buddhacrm.com) to learn more about getting access to Rocco's content.

Most people who send pre-written newsletters send the same boring content every one sends. Buddha email's content is timely, interesting, motivating, and sometimes polarizing (all of which will make those who receive the emails look forward to what's coming next).

### 2) Buddha email is a "smart" system

Most email systems track the open rate and click through rates, but they are not what we consider "smart" systems. What is a smart system? It's one that helps you refine your lists so you are marketing to the most attentive emails in your list first every time you send. Buddha email helps organize your emails unlike any email system available today.

### 3) Integration with other programs

Buddha email can be fully integrated with [Buddha CRM](#), [Buddha Landing Pages](#), and [Buddha PFM](#). Why is this important? It saves time. When you gather data and email addresses using other Buddha systems, that data can be automatically uploaded into your Buddha email system.

## **Buddha PFM (Personal Financial Management Software)**



The [future is here](#) and it starts with one of the [most powerful tools ever created](#) for the financial services/insurance industry, i.e., the Personal Financial Management (PFM) Software.

What is a PFM (Personal Financial Management) program? Just as the name indicates, a PFM is a program that helps consumers manage their finances.

-Buddha PFM [connects to any financial account](#) a consumer may have: checking, savings, credit cards, investments, loans, retirement plans—you name it.

-Buddha PFM [automates many aspects of money-management](#) for users because it automatically categorizes spending, which enables users to see exactly how they spend their money.

In essence, Buddha PFM becomes the [daily portal](#) where a user goes to look at “all” of their finances. The program pulls and shows in a very nice looking dashboard:

-Credit card balances and transactions; -Bank/savings account balances and transactions; -Mortgage information (payments and balances); -Brokerage account balances; -Annuity balances; -Cash value life insurance balances.

Buddha PFM can keep track of every transaction a user makes. It shows users the big picture of their financial status. It can help users budget their money. It can remind the user of upcoming bills. One really attractive feature of Buddha PFM is that the moment an account is set up, [it sees habits](#) and [trends in spending](#). After a few months’ worth of data, it can be analyzed to help users become more efficient with their spending.

In short, it’s super cool and can be a tremendous [value added to tool](#) for advisors to use.

Software integration—Buddha PFM integrates with [Buddha CRM](#), [Buddha Landing Pages](#), and [Buddha email](#). This is important because with authorization, the client’s data can be automatically uploaded into Buddha CRM and their financial data can be uploaded into Buddha Financial Planning software.





# STRATEGIC MARKETING PARTNERS

## Buddha Order Form

You can go online and order by [clicking here](#) or you can fax in this order form to **313-887-0532**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_

**Place an X** next to the program you would like to gain access to. If you want **multiple systems**, place an X next to each one you would like to use (see the multiple software discount prices below).

-Buddha CRM \$50 a month \_\_\_\_\_

-Buddha Landing Pages \$50 a month \_\_\_\_\_

-Buddha email \$50 a month \_\_\_\_\_

-Buddha PFM \$50 a month \_\_\_\_\_

I would like access to two Buddha systems and receive 20% off each system for a total of: \$80 a month

I would like access to three Buddha systems and receive 40% off each system for a total of: \$90 a month

I would like access to the entire suite of Buddha software for a discounted price of: \$150 a month

I understand I am paying for monthly access to Buddha software and that I can discontinue my subscription service at any time.

## Credit Card Payment Options

Visa or MC Number \_\_\_\_\_ Exp. Date: \_\_\_\_\_ 3 digit ID \_\_\_\_\_

The address listed above must be the billing address for the credit card.

## Additional Discounts

An additional 50% discount is available to advisors who qualify. To find out if you qualify for the additional discount, email [info@buddhacrm.com](mailto:info@buddhacrm.com).