

Debt Free Life

The average individual pays 34% of the money they earn in a lifetime out to interest

What if we could teach you how to...



- Reduce the volume of interest you are paying to lenders
- Get out of debt in 9 years or less
- Improve your cash flow
- Decrease your taxes
- Save for college
- Retire with tax-favored income

Get out of debt and take control of your financial future

What if you could eliminate your debt, including your mortgage in 9 years or less, **without spending any additional money?**

The average individual pays 34% of the money they earn in a lifetime out to interest. And between federal, state, and local taxes the average person pays about \$0.40 of every earned dollar to taxes!

What if we could reduce that 34% going to interest and also reduce taxes?

That would free up a substantial amount of cash to improve your lifestyle and contribute to savings. Savings for things such as: college tuition, a child's wedding, a new car or vacation home, and yes Tax-Free Retirement!

Using the **Your Family Bank** 7 steps of Money Management, we can do just that!

Eliminate your debt so you can earn interest instead of paying it!

Create retirement wealth that is tax free and guaranteed

How do I learn More?

Contact us at 978.494.6611 or visit www.firmininsurance.com to schedule an appointment to review the *7 Steps of Money Management*

After our initial meeting you will be provided with a complimentary personal Debt Management Analysis and your own roadmap and **Big Picture Report**

EXPERIENCE THE DIFFERENCE OF AN INDEPENDENT CONSULTANT



Firmin Insurance & Benefits was formed in 2017 with a commitment to protecting individuals and families. We represent over 30 of the most highly rated carriers in the country! Andrew Firmin has over 15 years of financial service and risk management experience. Mr. Firmin resides in North Andover, Ma with his wife and two young children. He volunteers as a youth soccer coach, cub scout den leader, and sits on the board for various non-profit organizations in his local community. Mr. Firmin is an Authorized Your Family Bank Representative.