

What if your money could earn positive interest on one side while your debt charges it on the other, shrinking what that debt really costs you?

Debt Arbitrage works on cash-heavy debts, where a safe amount of your money could go straight toward what you owe. Instead of handing it to the lender, you redirect that safe money into a positive-interest growth environment and keep paying on schedule. Its growth offsets the debt's negative interest, improving your net interest, and you can use it to pay down faster or let it compound.

THE PROBLEM Negative interest makes real debt cost more than expected.

Interest is the real cost

Negative interest makes the true price of a debt far higher than the sticker rate suggests.

Safe money paid away

Throwing your safe cash at a debt loses its growth and does nothing to offset the interest.

No flexibility

A fixed payoff leaves no room to put your own money to work against the interest.

HOW DEBT ARBITRAGE WORKS

1

Redirect safe money

Move the safe-money amount tied to a cash-heavy debt into a positive-interest growth environment.

2

Keep paying on schedule

Continue paying your debt down on the schedule you already planned, exactly as intended.

3

Offset the interest

Your cash value growth works against the debt's negative interest to lower the net cost.

4

Minimize the liability

Stable, increasing growth shrinks your net interest liability over the life of the debt.

INTEREST

Lower your net liability

GROWTH

Positive cash value growth

SAFETY

Contractual guarantees

FLEXIBILITY

Pay faster or let it grow

LEGACY

Generally tax-free to heirs

THIS MAY BE RIGHT FOR YOU IF

Who Debt Arbitrage is built for

- ✓ You're carrying debt and want to shrink what its interest really costs you.
- ✓ You have safe money you'd otherwise put straight toward a cash-heavy debt.
- ✓ You want to keep paying your debt on schedule without losing flexibility.
- ✓ You'd like the option to pay debt down faster or let your growth compound.
- ✓ You want one asset that works against your debt and protects your family.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- How much is interest really adding to the cost of my debt?
- Is my safe money doing anything to offset what I owe?
- Could I lower my net interest liability without changing my payoff plan?
- Would I rather pay debt down faster or keep my growth compounding?
- Which funding source fits me: cash, retirement, equity, or an existing policy?



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