



# PILLMETHOD

TRUST

*"Your Interest Cancellation Experts"*

## God's Divine Design!

The story that you are about to read is true. The sequences of events were amazingly directed by God's Design. My wife and I had made up our minds to pray and ask God for directions in our finances. So, it all started with that simple prayer. This was May 2013, the following month we went to camp meeting in Huntsville, Alabama. My wife said, "Let's pray and ask God which workshop we should go to". We were lead to one entitled "Family Budgeting" and the information and strategies were pretty basic and useful. The facilitator talked about putting expenditures on paper so that one would see where their money was going. A workshop attendee (Don Daniel) threw out a strategy for paying down ones mortgage in 1/3 the time with little to no change to ones budget. Now I have been to a lot of financial seminars but I have never heard anything like that before! At the end of the seminar, I spoke with him and he explained the P.I.L.L. Method to me. He then directed me to his YouTube Channel where I watched his video. My wife



and I were totally intrigued by what we saw on Interest Cancellation, but little did we know that we were about to learn even more. When Don explained how Financial Optimization worked and how all of this was integrated into the PILL Financial Robot, we were convinced that this was the most powerful system and financial education we had ever seen. Not only did he clear up some things for us we started right away as PILL Method clients in July and he continues to advise us even now. When we met Don, our debt was \$42,000.00. After prayer and counsel with him our debt is down to \$19,500.00

in just 4 months using the PILL Method strategies! Just one of our debts was a high interest credit card with a balance of \$13,000.00 and by using a strategy that Don taught us that card is now paid down to zero! Not only have we had great success in paying down a sufficient amount on our debt, we have more savings now than when we started this process! We praise God for putting Don Daniel and The PILL Method in our path at the right time.

—Henry & Wendy  
Williams

### **P.I.L.L.**

*stands for*

**P-Prepayment of  
Principal**

**I-Isolation of  
Principal  
Amount**

**L-Leverage**

**L-Liquidity**

# ANNOUNCING THE FIRST ANNUAL CHRISTMAS DASH FOR CASH!

When you become a PILL Method client we welcome you into our family. If it were not for your courage and trust we could not exist. Now it is time for those of us that are privileged to provide you service to show our appreciation in a tangible way.

Some of you are sharing your fabulous results from using the PILL Method Financial Robot with your family and friends and we thank you. We here at the PILL Method Trust want to give back to our family of clients.

Starting immediately and all through the month of December we are running a HUGE Promotion, the largest in PILL Method history. We are going to reward you for sharing your success with family and friends. For every friend or family member you send our way that becomes an actual paid in full client, we here at the PILL Method Trust Inc. will not just reward the client with the most referrals. But *everyone* of our current clients that recommends our service to friends and family that purchases the PILL Method Financial Robot will receive a reward!

You can refer as few as 1 or as many as 10. The rewards range from a healthy \$100.00 cash prize all the way to an absolutely unheard of, first time ever,

\$3500.00 cash reward!

Here are a list of rewards and the qualifications to receive them.

- |  |           |
|--|-----------|
| 1 New Client referred                                | \$100.00  |
| 2 New Clients referred                               | \$300.00  |
| 3 New Clients referred                               | \$500.00  |
| 4 New Clients referred                               | \$700.00  |
| 5 New Clients referred your choice a New iPad Air or | \$800.00  |
| 6 New Clients referred                               | \$1200.00 |
| 7 New Clients referred                               | \$1500.00 |
| 8 New Clients referred                               | \$2000.00 |
| 9 New Clients referred                               | \$2500.00 |
| 10 New Clients referred                              | \$3500.00 |

All clients that are referred to us from now and until the end of December will be counted in the promotion. All referrals received by December 31<sup>st</sup> have until Friday January 7<sup>th</sup> to finalize with a paid in full fee to be counted in the promotion. Each new client must be a permanent client to count towards the promotion.

Only one prize per client, if you qualify for more than one prize you have to choose the largest prize you qualify for or you can trade it in for 1 lesser prize.

Referral coaching will be made available to increase your chances of winning prizes. You will be able to make appointments for private coaching sessions to become proficient in maximizing your referrals interest and excitement about your results and the prospect of their own.

To arrange for coaching just call 256-886-1867 and make an appointment. Coaching is highly recommended



because Don Daniel can share with you in ten minutes what it took him 7 years to learn. How to develop interest in others about a subject that sounds just to good to be true.

We would like to share how all of you are doing with our entire PILL Method Family, so call Gazel at 256-886-1867 and give us your team name, like "Referral Rangers" or "PILL Method Masters" etc. We will send you weekly results as to how each team is doing. We will also post the number of new members that become a part of our family. Please refer to the next page for instructions to get the best results.

Here is hoping all of you have a Merry Christmas & a Joyous Holiday Season!





"Your Interest Cancellation Experts"

Office 256-886-1867  
Email [gazel@thepillmethod.com](mailto:gazel@thepillmethod.com)

Don Daniel Founder & Chairman of the Board

269-470-5900  
[info@thepillmethod.com](mailto:info@thepillmethod.com)

Jason Thomas President

954-444-9920  
[jthomas@thepillmethod.com](mailto:jthomas@thepillmethod.com)

Maximize your potential to receive the highest rewards for the **Dash For Cash Promotion!** Just tell your story. Do not use terms like: I found this program....There is a program...Let me show you this program... It sounds like you are selling something. Please do not try to sell the program.

Just tell your story. Insert your own information in the story below.

"Did you know I had 28 years left on my mortgage and other debt; I will now be debt free in 8 years!" **Now before someone can ask any questions go to your 3 power statements!**

Oh and guess what:

1. I did not have to refinance!
2. My monthly payments stayed the same!
3. My monthly budget did not increase!

If the friend or family member asks how you did it, just say, "Someone explained to me how to cancel 75% of my interest! When they ask, "What does that mean or how is that done?" etc., just tell them that the same person that taught me can teach you. I will have him give you a call! Then call 256.886.1867 and leave their contact information with Gazel directly or leave a message and we will contact them. Please do not direct them to the video, let our office direct them to the video! Once we have given them their Interest Cancellation and Financial Optimization class, they will ask you "Can the information and the PILL Method Company be trusted"?

Just tell them your honest experience with the PILL Method Trust. We will handle everything else and keep you informed by email every step of the way.

## Mortgage Acceleration Strategy...Just Back-end savings or Front-end relevance?

There is a misconception that has been floating around for years that the interest saved as a result of prepaying a loan is money saved "on the back end" this idea is a product of focus and misdirection.

By accelerating the pay off of a mortgage you are acquiring equity at a lower interest cost. By paying the minimum payment on a mortgage... each monthly payment is configured by a percentage of each payment being applied to the principal balance and the remaining percentage going to pay interest. In essence this is an equity acquisition cost, or depending on the economy, at the very least a principal reduction cost.

The Idea of the interest savings for mortgage acceleration just being "on the back end" is mis-

leading and gives the feeling that because of the \$25,000 in interest I just saved by prepaying, just because it is not actually in my hand to spend today, has less value in today's economy.

But if I contrast the amount of accrued principal reduction by making minimum payments and the accrued principal reduction by prepaying principal in strategic lump sums at specific time intervals then the cost of principal reduction or equity acquisition can be calculated as well as the interest savings.

And the cost of principal reduction by algorithmic optimization (The PILL Method) is significantly less than the minimum payment method or one based on a debt roll down

system (applying a certain amount of money over and above the minimum payment monthly).

So if our focus were not just on so called back end interest savings but we could also be focused on the speed at which one acquires equity by prepaying principal contrasted by the cost of making minimum payments. The new lower cost of acquiring that equity or that very real amount of principal reduction, now has actual, tangible and measurable present day value! The interest saved by Mortgage Acceleration Strategy is very much "front end significant"!

— Don Daniel