



*Superior Wealth Co.*

"Experience the Power"

# THE DREAM SOLUTION

The Wealth Workbook for High-  
Earning Creators on becoming their  
own bank



# COPYRIGHT NOTICE

© COPYRIGHT 2025 TAVIA RICHARDS  
ALL RIGHTS RESERVED.  
PROTECTED WITH [WWW.PROTECTMYWORK.COM](http://WWW.PROTECTMYWORK.COM),  
REFERENCE NUMBER: 31022131125S008

“All rights reserved. The use of any part of this publication, reproduced, transmitted in any form or by any means electronic, mechanical, photocopying, recording or otherwise, or stored in a retrieval system without the prior written consent of the publisher—or in the case of photocopying or other reprographic copying, license from the Copyright Licensing agency—is an infringement of the copyright law.”



## **INTRODUCTION – “What Is The Dream Solution?”**

This isn't just a workbook. It's your financial mirror.

It's going to show you where you are today – and who you could become tomorrow.

“The Dream Solution” is built around one life-changing financial tool:

The Indexed Universal Life Insurance Policy (IUL) – a customized wealth-building plan that protects, grows, and empowers your money while giving you lifelong access to it.

### ***This book will help you:***

- Discover what you truly want in life – beyond bills and paychecks.
- See how your daily habits either keep you stuck or push you closer to freedom.
- Learn how an IUL can turn your savings into your own personal bank.
- Create a plan that funds your dream lifestyle with purpose and protection.

“You’re Making Money... But Are You Building Wealth?”

You’ve mastered content, influence, and income.

But if you stopped creating today – how long would your lifestyle last?

You don’t have a money problem. You have a growth problem.

The Dream Solution is here to change that.

This isn’t about cutting back – it’s about redirecting your wealth into something that works as hard as you do.

The key?

An Indexed Universal Life (IUL) Policy – your personal wealth bank.

It lets you:

- Grow your money tax-free.
- Borrow from yourself – while still earning compound interest.
- Retire early and still pull monthly income – without ever touching your principal.

You’ve built an audience. Now it’s time to build an empire that lasts.

## **SECTION 1 – The Mirror: Where Are You Right Now?**

### **1.1 Personal Snapshot**

Fill in your current reality:

- Name:
- Date of Birth:
- Age:
- Marital Status:
- Spouse's Name & Age:
- Number of Children:
- Ages of Children:
- Occupation:
- Annual Income:
- Monthly Income (After Taxes):
- Do you have any major health conditions?
  
- If something happened to you today, do you have money set aside for burial?
  
- Would your spouse or loved ones be able to grieve in peace – or would they risk losing the home?
  
- How much debt do you currently have?
  - Credit Cards:
  - Student Loans:
  - Car Loans:
  - Mortgage:
  - Other:

Expense Category	Estimated Monthly Cost	Notes
Rent/Mortgage	\$	
Utilities	\$	
Groceries	\$	
Transportation	\$	
Insurance (Auto, Health, etc.)	\$	
Subscriptions (Netflix, Amazon, etc.)	\$	
Eating Out / Fast Food	\$	
Shopping / Amazon	\$	
Alcohol / Entertainment	\$	
Cable / Internet	\$	
Phone Bill	\$	
Savings	\$	
Total Monthly Spending	\$	

## ***SECTION 2 – The Vision: What Do You Really Want?***

Dream Exercise:

What does your ideal life look like in 5–10 years?

What type of home do you want to live in?

What car are you driving?

How often do you travel – and where?

How much do you want in your savings/investment accounts?

What do you want to leave for your children or future generations?

## ***SECTION 3 – The Dream Solution: Your IUL Wealth Bank***

### **3.1 What It Really Is**

An Accumulation IUL is not traditional life insurance.  
It's your personal, tax-advantaged private bank.

It allows you to:

- Deposit funds that grow with market-linked returns (without downside losses).
- Borrow against your cash value tax-free, while it keeps earning interest.
- Create permanent liquidity for business, real estate, or lifestyle expenses.
- Pass on a tax-free legacy to family or causes you care about.

### 3.2 Example – The \$10K Creator Strategy

Let's say you invest \$10,000 upfront into your accumulation IUL, and then continue contributing \$10,000/month for 5 years.

By year five:

- Your cash value could exceed \$600,000–\$700,000 (depending on performance).
- You could borrow \$15,000–\$25,000/month – tax-free – while your full balance continues compounding.
- You've now replaced your content income with self-financed, tax-free cash flow.
- 

***No algorithms.***

***No brand deals.***

***Just freedom.***

## ***SECTION 4 – The Hidden Pain of the High Earner***

You're not broke. You're busy.  
You're not reckless. You're reactive.

You're making \$20K-\$30K a month – but it's slipping  
through your fingers.

Ask Yourself:

How much of what I make is protected from taxes?

How much of what I earn is compounding while I sleep?

If my body or brand burned out tomorrow, how long could  
I maintain this lifestyle?

The truth: you can't afford not to build your own bank.

## **SECTION 5 – Build Your Dream Solution Plan**

### ***Step 1: Define Your Capital Commitment***

- \$5K-\$10K one-time deposit
- \$10K/month contributions (growth plan)
- \$20K+/month (accelerated wealth plan)

### ***Step 2: Set Your Intention***

- Build long-term tax-free wealth
- Borrow from myself for business or real estate
  - Create generational protection & legacy
  - Replace social media income within 5-10 years

### ***Step 3: Visualize Your Freedom Date***

By what age or year will you stop exchanging content for income?

**SECTION 6 – Are You Ready for Your Financial  
Shift?**

Rate yourself (1–5):

Statement Score

I'm making great money but not seeing real growth\_\_

I want to keep more of what I earn\_\_

I'm ready to use smarter vehicles than savings accounts\_\_

I want my money to work harder than I do\_\_

I'm ready to become my own bank\_\_

Score 20+ = You're financially ready for The Dream  
Solution.

## **COMPANION CASE STUDY – *The Creator's Financial Freedom Plan***

“What happens when a creator stops just making money... and starts multiplying it?”

Let's look at a real-world scenario tailored to a high-income creator earning around \$20K/month, who decides to become their own bank using an Accumulation IUL.

The following pages show case studies and their outcomes that may relate to your financial situation

# Case Study: The 29-Year-Old Creator – “Jay’s Dream Solution”

## Background:

- Age: 29
- Income: \$20,000/month from brand deals, YouTube, and affiliate marketing
- Lifestyle Spend: \$12,000/month
- Savings: \$10,000 sitting in a traditional bank earning 0.01%
- Goal: Create long-term passive income & retire from daily grind by age 35

## The Move: Jay Opens an Accumulation IUL

- Initial Deposit: \$10,000
- Monthly Contribution: \$10,000/month for 5 years
- Total Contribution: \$610,000 over 5 years
- Average Market-Linked Growth: 7% annual crediting rate (no downside risk)

## Jay’s 5-Year Projection

Year	Total Contributi	Estimated Cash	Potential Loan	Notes
1	\$120,000	\$110,000	\$55,000	Tax-free liquidity
2	\$240,000	\$245,000	\$122,000	Compound ing cash
3	\$360,000	\$410,000	\$205,000	Growth exceeds
4	\$480,000	\$590,000	\$295,000	Interest still
5	\$600,000	\$790,000	\$395,000	Work-optional

## How Jay Becomes His Own Bank

By year 5, Jay can:

- Borrow \$15,000–\$20,000/month tax-free – the same as his active content income.
- His cash value continues compounding on the full \$790,000 balance.
- He never owes taxes on these “loans.”
- The death benefit protects his family and business if tragedy strikes.

## What This Means in Real Life

Jay can now:

- Fund a home or business using his IUL as collateral.
- Invest in real estate without depleting his capital.
- Take 3–6 months off content creation without losing income.
- Pass on a tax-free seven-figure legacy to his family.

## Reality Check

If Jay had left that same money in a checking account:

- His \$600K would have earned less than \$3,000 in five years in interest.
- He would have paid over \$150K+ in taxes on his active income.
- He'd still be relying on brand deals and algorithms for survival.

## The Dream Solution Difference

The wealthy don't just make money – they move it differently.

The IUL transforms your income into a self-funded ecosystem:

- Your money grows with the market.
- You access it without penalty.
- You keep earning interest on every dollar.
- You pass it down tax-free.

## Case Study #2 – “The Power Couple: Building Legacy While Living Well”

### Background:

- Ages: 35 & 33
- Income: \$28,000/month combined (digital marketing agency + influencer brand)
- Current Lifestyle: Luxury condo, two cars, frequent travel
- Goal: Retire by 45, buy vacation property, and pass down wealth to their children

### 💰 Their Dream Solution Plan

- Initial Deposit: \$20,000
- Monthly Contribution: \$15,000/month
- Funding Period: 5 years
- Total Contributions: \$920,000
- Average Annual Growth: 7%

### 📈 5-Year Projection

Year	Total Contribut	Estimated Cash	Tax-Free Loan	Notes
1	\$200,000	\$185,000	\$90,000	Early liquidity
2	\$380,000	\$390,000	\$195,000	Compounding kicks
3	\$560,000	\$630,000	\$315,000	Earnings exceed
4	\$740,000	\$895,000	\$445,000	Growth accelerat
5	\$920,000	\$1.19M	\$595,000	Financial independ

## ***Financial independence achieved***

### How They Used It

- Used a \$200,000 policy loan to purchase their vacation villa in Tulum – no credit checks or tax penalties.
- Continued to earn compound interest on their full balance while paying themselves back slowly.
- Used annual policy growth to offset taxes and protect against income dips.
- At age 45, plan to borrow \$25K/month tax-free to live fully work-optional lives.

### Legacy Impact

If either spouse passes away early, the surviving partner and children receive a \$2.5–\$3 million tax-free benefit.

Their IUL isn't just a savings account – it's an intergenerational vault.

“We realized that our brand makes us money – but our IUL builds our empire.”

## Case Study #3 – “The Veteran Influencer From Burnout to Bank Owner”

### Background:

- Age: 40
- Income: \$30,000+/month from content creation, brand partnerships & coaching
- Assets: Luxury car, rental property, \$150K savings
- Problem: Tired of chasing algorithms and unstable income
- Goal: Create a tax-free, guaranteed income stream by age 50

## The Shift: Redirecting Income Into an IUL

- Initial Deposit: \$30,000
- Monthly Contribution: \$20,000/month
- Funding Period: 4 years
- Total Contributions: \$990,000
- Average Annual Growth: 6.5%

### 4-Year Projection

Year	Total Contributions	Estimated Cash	Borrowing Potential	Notes
1	\$270,000	\$250,000	\$120,000	Liquidity begins
2	\$510,000	\$535,000	\$265,000	Growth curve
3	\$750,000	\$850,000	\$420,000	Earnings exceed
4	\$990,000	\$1.17M	\$580,000	Fully funded

## What Happens Next

At 44, he pauses contributions and lets compounding take over.

By 50:

- His cash value exceeds \$1.7M
- He can withdraw or borrow \$30K–\$35K/month tax-free for life
- The death benefit exceeds \$3.5M — leaving a legacy without liquidation

 Emotional Shift

“I thought I had financial freedom because I could buy what I wanted.

But real freedom was when my money started paying me — even when I stopped working.”

### The True Dream Solution

The IUL gave him:

- Tax-free retirement income
- Full liquidity to fund new ventures
- Protection for his family
- Confidence to finally step back from burnout and live life on his terms

## ***What These Creators Have in Common?***

They were already earning high income.

They were already spending big.

They realized that income doesn't equal wealth —  
strategy does.

Each of them decided to:

- Redirect income from luxury consumption into wealth accumulation.
- Become their own bank through an accumulation IUL.
- Build compound freedom — the kind that can't be canceled, taxed away, or lost to a platform change.
- 

Your Turn: Book Your Dream Solution Consultation  
You've mastered money creation.

Now master money multiplication.

Let's customize your IUL strategy to match your goals,  
income, and legacy vision.

Schedule your private consultation today:

[www.TheSWCo.com/DreamSolution](http://www.TheSWCo.com/DreamSolution)

[Tavia@TheSWCo.com](mailto:Tavia@TheSWCo.com)

(813) 452-1473

Closing Message from Tavia

“Luxury isn’t about what you buy – it’s  
about what you build.

An IUL is the bridge between your success  
today and your freedom tomorrow.”

Welcome to the Dream Solution – your  
first step to being your own bank.