



THE DREAM SOLUTION

WORKBOOK

**“DISCOVER YOUR PURPOSE, DEFINE YOUR DREAMS,
AND USE A POWERFUL WEALTH-BUILDING
STRATEGY TO FUND THE LIFE YOU WERE MEANT TO
LIVE.”**



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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.

The Conversation Before The Mirror

Let's have an honest talk about where you are right now. Before we begin writing numbers or goals, take a deep breath. This section is designed to help you slow down and really feel where you are financially, emotionally, and mentally.

Ask yourself:

Am I proud of how I currently manage my money?

What do I think about most – money, bills, or freedom?

When I picture my dream life, what do I see?

What is the biggest fear I have about my financial future?

If something happened to me today, would my loved ones be financially okay?

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What goals have I been putting off because I “don’t have the money right now”?

When was the last time I reviewed my life insurance, savings, or retirement plan?

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Most people live day-to-day without realizing they’re building someone else’s dream – not their own. This next section, “The Mirror,” will show you exactly where you stand so you can begin changing your reflection.

SECTION 2 – The Mirror: Where Are You Right Now?

2.1 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): _____

Health & Protection Questions

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: _____

2.2 Reality Check – “Your Current Monthly Budget”

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	\$	

Reflection

What expenses surprised you?

What do you spend money on that brings you no return?

How much could you redirect toward your dreams instead?



SECTION 3 – 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?

3.1 “Your Future Monthly Budget”

Future Category	Monthly Goal	Notes
Mortgage on Dream Home	\$	
Car Payment (Luxury or Electric Vehicle)	\$	
Travel / Vacations	\$	
College Fund for Children	\$	
Charitable Giving	\$	
Investments / Real Estate	\$	
Business / Side Income	\$	
IUL Contributions	\$	
Total Dream Lifestyle	\$	

SECTION 4 – The Power of Choices

How much do you spend monthly on things that don't grow your future?

- Eating out: \$_____
- Shopping/Amazon: \$_____
- Habits/ Vices: \$_____
- Cable/Streaming: \$_____
- Phone & Accessories: \$_____
- Shoes & Fashion: \$_____

How would redirecting even \$200-\$400/month change your life in 10 years?

Are you ready to stop being a follower and start building the lifestyle you deserve?

Your Dream Solution Plan

5.1 Build Your Custom IUL Blueprint

How much can you comfortably set aside each month?

- \$100-\$250/month
- \$250-\$500/month
- \$500-\$1,000/month
- \$1,000+/month

Purpose of Your IUL (check all that apply):

- Retirement Fund
- Business Capital
- College Funding
- Be your own bank
- Vacation / Lifestyle Fund
- Emergency Protection
- Legacy & Burial Costs

Are you ready to start building your Dream Solution today?

- Yes, I'm ready.
- I need more information.

Final Questionnaire: Do You Qualify?

Rate yourself honestly (1-5):

Question Rating (1-5)

I'm tired of living paycheck to paycheck

I want my money to work harder for me

I can commit to saving monthly

I'm ready to make temporary sacrifices for
long-term gain

I want to protect my family financially

I'm ready to take control of my financial story

If your total is 20 or higher, you're ready for The Dream
Solution Consultation.

Total _____

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Book Your No-Cost Consultation

Your financial future starts the moment you decide to design it.

Schedule your complimentary consultation today and learn how your own personalized IUL can fund your dreams, protect your loved ones, and give you peace of mind.

Visit: www.theswco.com/DreamSolution

Email: Tavia@theswco.com

Phone/Text: (813)452-1473

Closing Message from Tavia

“An IUL isn’t just insurance. It’s your Dream Solution. It’s your savings account, business capital, vacation fund, college plan, and safety net – all in one.”

This workbook was designed to help you see what’s possible when you stop waiting for the perfect time and start building the perfect life.