

ENTREPRENEURS NEED FREEDOM, FLEXIBILITY, AND CONTROL

We use the Four Pillars of the Fortis Legacy Diamond

The Four Pillars:

- I PROTECT - Safeguarding the Foundation of Your Financial Plan
- II RETIRE - Building Reliable, Tax-Advantage Retirement Income
- III BANK - Creating Control, Access, and Cash-Flow Efficiency
- IV LEVERAGE - Using Existing Assets More Intentionally

To Create Your The Wealth Diamond Blueprint



A Cash-Flow Strategy for Financial Success, and a Tax-Advantage Retirement

A 1st Lien HELOC + Whole Life Insurance = A Debt-Free Life with your own Private Reserves, and Capital access

The 1st Lien HELOC Readiness Guide

A simple checklist to see if this cash-flow strategy fits your income, credit, and goals.

By Cheri Lucking, CEO, Lucking Life Insurance - Because Tomorrow Matters

Why This Guide Exists? Most homeowners ask the wrong question: “Is a 1st Lien HELOC good?”

The better question is: “Is it right for me?”

A 1st Lien HELOC is not a product — it’s a cash-flow strategy. This guide helps you self-evaluate your fit before taking any next steps.

What Is a 1st Lien HELOC? (Plain English)

A 1st Lien HELOC replaces a traditional mortgage with a revolving line of credit secured by your primary residence. Interest is calculated daily on the outstanding balance, and income deposited into the line immediately offsets interest.



The 1st Lien HELOC Readiness Checklist

Income & Cash Flow

- ✔ I have stable, predictable income
- ✔ I usually have money left over each month
- ✔ My income is deposited electronically
- ✔ I'm comfortable managing cash flow intentionally

Credit & Home Income - Principal Interest – Debt – Living Expenses

- ✔ My credit score is around 700 or higher
- ✔ I own and live in my primary residence
- ✔ I have meaningful equity in my home
- ✔ My mortgage payment is manageable
- ✔ Mindset & Behavior - Discipline
- ✔ I pay attention to where my money flows
- ✔ I'm open to learning a different approach
- ✔ I value flexibility and liquidity
- ✔ I prefer strategy over quick fixes

Score Yourself:

- ✔ 10–12 checks: Strong potential fit
- ✔ 7–9 checks: Worth exploring
- ✔ Below 7: Education first — strategy later

What This Strategy Is — and Is Not

What It Is:

- ✔ A cash-flow optimization strategy
- ✔ A way to reduce interest over time
- ✔ A tool for flexibility and control

What It Is Not:

- × A gimmick or loophole
- × A one-size-fits-all solution
- × A replacement for education



The 1st Lien HELOC Readiness Checklist

Next Steps

This guide gives you a high-level view. A personalized cash-flow review can help you see how this strategy would apply to your actual numbers.

If you'd like to explore that, the next step is a simple conversation — no pressure, just clarity.

[👉 Schedule Your Living Wealth Diamond Blueprint for success](#) 



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PROTECT

RETIRE

**TAKE CONTROL OF YOUR MONEY WITH
A 1ST LIEN HELOC**

BANK

LEVERAGE

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