5 Simple Steps…

to Bypass Wall Street, Fire Your Banker, and Take Control of Your Financial Future

A Special Report by

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The Bank On Yourself Revolution

Dear Friend,

As I write, it's spring 2024. While the stock market had a good year in 2023, that did not make up for the losses suffered the year before, especially when factoring in inflation. And while inflation has slowed, it's cold comfort because prices of many things are still increasing, just at a slower rate.

Household debt hit a new record, and delinquencies are rising. The dream of home ownership is now out of reach for many. Most of the money households saved during the pandemic has been spent while the savings rate has plunged.

Persistent inflation and record-high credit card interest rates are creating negative headwinds for both consumers and businesses.

Meanwhile, our economy faces plenty of ominous warning signs: the skyrocketing national debt, tremors rattling US commercial real estate, escalating regional conflicts, and inflation ticking higher again.

These challenges have left many consumers and businesses in a precarious and stressful financial situation. Fully 77% of Americans surveyed recently are anxious about their financial situation, and 58% feel that finances control their lives.

This Report Reveals a Proven Solution to These Challenges: The Ultimate Financial Security Blanket in Both Good Times and Bad®

If you're stressed about finances, it's *not* your fault, *and* there's a way out. The conventional financial wisdom tells us…

- The *only* way to grow a sizable nest egg is to roll the dice with your hard-earned money in the Wall Street Casino (this is Wall Street's BIGGEST lie)

- Put as much money as you can into your 401(k), even though *many* experts – including the man who *invented* the 401(k) – have declared it to be a 40-year experiment that's failed *dismally*

- Deferring taxes in a 401(k), IRA, or similar plan is a smart move because – hey! – you're going to retire in a lower tax bracket! However, federal debt now exceeds the size of the entire economy and has doubled in just the past decade. Congress continues to spend like drunken sailors, and the Congressional Budget Office warns that *"Americans will be paying for this for decades."*

  So, the *real* question is... in what fantasy world is it likely that tax rates will go anywhere but UP over the next 20 or 30 years?!?

And if you've followed the conventional financial "wisdom"...

- You have **no clue whatsoever** what your retirement accounts will be worth when you hope to tap into them

- You fear that the next market crash could wipe out 50% or more of your life's savings again

- You worry about how you'll cover those unexpected expenses that inevitably arise

- You've realized that once you've put your faith and your money in government-controlled retirement accounts, it's **locked up** and subject to *endless restrictions and penalties* – even though it's *your* money

How to Create *Real* Wealth and Financial Security For the Rest of Your Life

In this Report, I'll show you how hundreds of thousands of people of all ages and incomes have bucked the system to secure their families' financial futures with**out** gambling in the Wall Street Casino or taking *any* unnecessary risks. You'll discover a proven five-step strategy to safely and predictably grow your wealth – *every year, guaranteed* – in both good times *and* bad. And you'll discover how to:

- Take back control of your retirement savings and access your money anytime **without** penalties or restrictions while sidestepping Required Minimum Distributions and fees that will devour 35-50% of your hard-earned savings
- Protect yourself from the coming tax tsunami
- Fire your banker and bypass credit cards and financing companies to become your *own* source of financing for cars, vacations, college educations, business expenses, and other major purchases
- Bullet-proof yourself against losses in the next market crash or downturn
- Stop living from paycheck to paycheck and achieve true financial freedom and peace of mind for the rest of your life

Why You Don't Have Financial Security Now

If you're reading this Report, here's what I know about you: You aren't stupid. You aren't lazy. *And you've been misled.* But you *are* willing to see it differently.

My husband Larry and I had invested in all sorts of financial products and vehicles starting in 1987, but we never came close to getting the returns we were told we *should* be able to get.

At one point, we figured the problem must be us. You know how some people seem to be unlucky in love? Well, we seemed to be unlucky in investing. So, we decided to hire an expert to manage our money for us. We ultimately hired three oh-so-pricey experts – *and all three of them lost us money during the longest-running bull market in history up until that time!*

But we picked ourselves up, dusted ourselves off, and continued searching. As a coach to tens of thousands of financial representatives over the past three decades, I've heard of many financial vehicles and strategies. I ended up investigating *more than 450 different financial products, strategies, and vehicles*, but only a few passed my due diligence tests.

Sadly, even those few turned out to be disappointments. What sounded great in theory and looked seductive on paper didn't pan out.

Finally, one of my financial advisor clients said, "Pamela, have you ever heard about this?" *This* turned out to be a *little-known but powerful twist* on a financial asset that's increased in value *every single year* for more than 160 years: **high cash-value, dividend-paying whole life insurance.**

You're Kidding Me, Right?

Okay, so now you're ready to throw this Report in the trash or hit the delete key! *But hold on*. Don't tune me out because this is *nothing* like the whole life insurance policies most financial reps love to hate!

> *Properly structured, Bank On Yourself-type policies grow cash value significantly faster – especially in the early years – than the ones most financial representatives know about.*

Properly structured, the policies known as Bank On Yourself-type policies direct a portion of your premium into little-known riders or options that make your cash value (your equity in the policy) grow *significantly faster* than the ones most financial advisors know about. They pay the financial rep or insurance agent *50% to 70% less commission* – which leaves more money for you and funnels those dollars into growing your cash value faster. And you can use these policies as a powerful financial management tool *right from the start* to fire your banker, bypass Wall Street, and enjoy financial security for life.

One caveat: Many financial advisors will try to sell you an *indexed universal life* (IUL) insurance policy rather than a *dividend-paying whole life* insurance policy. They will tell you that with an IUL policy, you can share in a portion of the stock market's gains, but you won't lose money when the market goes down.

However, after painstaking research, I can assure you that IUL is a ticking time bomb – ***your premiums can skyrocket to keep your policy from lapsing, and if you can't pay them, you could lose every penny you paid in***. Regulators are cracking down on these policies, and the misleading way they are promoted has resulted in numerous lawsuits.

On the other hand, **whole life insurance comes with more guarantees than *any* other type of life insurance.** Your premiums are **guaranteed** never to go up, and your cash value and death benefit are **guaranteed** never to go down, making a properly-structured whole life policy the *ideal* place to store money you depend on for your retirement security.

Hundreds of thousands of people have embraced the Bank On Yourself safe wealth-building strategy. They are seeing their money grow by a guaranteed and predictable amount *every* single year – *regardless* of what's happening in the stock market *or* the economy. (See some of their stories at www.bankonyourself.com/reviews.) For nearly two centuries – even during the Great

Recession, the Great Depression, the Spanish Flu pandemic of 1918-1919, the Coronavirus pandemic, and during every war – these quiet revolutionaries found a place to hide. As a result...

- They *don't* have to gamble in the Wall Street Casino to accumulate a sizable nest egg
- They can tell banks, finance, and credit card companies to take a hike, and they have access to the money they need, *whenever* and *for whatever* they need – **no** questions asked!
- They *don't* need to depend on their employer *or* the government for their financial security
- They are *shielded* from the coming tax tsunami
- They *don't* have to worry about when the *next* crash will wipe out 50% or more of their life savings again
- They finally have control over their own financial futures

The good news is there IS a way out of financial insecurity and unpredictability, and hundreds of thousands of folks like you have benefited from it. You can *safely* grow your wealth and have access to the cash you need while enjoying a comfortable retirement *and* creating a legacy to be left to those you love…

It's Called Bank On Yourself®

Please keep reading and be willing to look past any preconceived notions you might have. There are conventional wisdom myths that are sabotaging your financial security – *but there's another way!*

> **"The highest form of ignorance is to reject something you know nothing about."**
> – Dr. Wayne Dyer, philosopher and author

There are just 5 simple steps to create real wealth and financial security for as long as you live …

1. **Build a Secure Retirement Fund Where *You* Call the Shots** (page 4)
2. **Shield Yourself from the Coming Tax Tsunami** (page 10)
3. **Stop Gambling Your Money Away in the Wall Street Casino** (page 12)
4. **Fire Your Banker and Become Your *Own* Source of Financing** (page 14)
5. **Guarantee You'll Never Run Out of Money – Even if You Live to 120** (page 18)

Let's take a look at these five steps now …

Step #1: Build a Secure Retirement Fund Where *You* Call the Shots!

"Half of today's working families are at risk of not being able to maintain their standard of living once they retire."
– Center for Retirement Research at Boston College

More than *half* of workers believe they'll be forced to postpone retirement – and yet half of all retirees are **forced** to retire *sooner* than they planned, according to the latest *Retirement Confidence Survey* from EBRI.

Which means many people are in for a rude awakening.

How It's Working Now …

According to a recent study by the World Economic Forum, the average 65-year-old will **outlive their savings by almost a decade**.

How did it come to this?

The conventional retirement plans that are most common today date back to 1978, when Congress added Section 401(k) to the tax code, creating a tax-deferred way for employees to augment their pensions. These plans were never intended to replace company retirement plans, but that's precisely what's happened.

Not that long ago, 80% of workers enjoyed a company pension that promised them a monthly retirement check for as long as they lived. Today, less than 15% of workers have that perk.

Companies figured out that it's cheaper to offer a small matching contribution to an employee's 401(k) or 403(b) plan (when times are good) than to fund and pay for the management of a company pension plan. So, they transferred the burden of funding employees' retirement to the employees themselves. That would be us.

Many experts believe the results have been disastrous, turning what once was a guaranteed, predictable retirement income for life into a risky gamble. Your life's savings are typically invested in that thing you can't control or predict – the Wall Street Casino.

These plans are far more accurately named *"hope and pray"* plans.

Even the man who's considered to be the father of the 401(k), Ted Benna, *now despises the whole system!* He says that the 401(k) "monster is out of control. … It is far beyond what most participants were able to deal with. … We're throwing tons of money away trying to teach participants how to become skilled investors … but it just hasn't worked. … I would blow up the system and restart with something totally different." (See sidebar on the next page.)

As labor economist and nationally recognized retirement security expert Professor Teresa Ghilarducci notes, "We've run the [401(k)] experiment for 40 years. **We pronounce it a failure.**"

Traditional Market-Based 401(k)s, IRAs and Roth Based Plans Offer Absolutely *No* Guarantees!

And government-controlled retirement plans such as 401(k)s, IRAs, and Roth plans have more strings attached than Pinocchio before he became a real boy. It's like your money is locked up in a maximum-security prison where someone *else* calls the shots – and you barely get visitation! In most of these plans, you will be told *how much* you can put in, what you *can and cannot invest in*, how much you can borrow and how you *must* pay it back, *how long* you *must* wait to access your money, when you *must* access your money, and how much you *must* withdraw (and pay taxes on) at that time. Penalties for running afoul of these regulations can be huge. Let's look at the critical issues …

"Father of the 401(k)" Now Recommends Bank On Yourself-Type Policies Instead!

Employee benefits consultant Ted Benna created the 401(k) retirement plan in 1980, and within a few years, his idea was widely adopted.

But in 2011, Benna said he had created a "monster" that should be "blown up," for three reasons:

1. The next stock and bond market crash could wipe out 40% of the typical portfolio.
2. Wall Street has added multiple hidden fees. "The average household is paying $155,000 in fees over the course of their lifetime, and all this money is going to Wall Street."
3. Tax-deferred government-controlled retirement plans can be repealed at any time.

So, Ted Benna announced that he now puts most of his *own* money into the supercharged whole life policies most commonly known as Bank On Yourself-type policies, because this strategy avoids *all* the dangers that traditional retirement plans face.

Yep, even the "Father" of the 401(k) is telling us that 401(k)s and IRAs are *not* good ways to achieve retirement security. And that high cash value dividend-paying whole life insurance policies that are at the core of the Bank On Yourself strategy offer the security, tax advantages, and guarantees people need.

Can You Choose When and How Much Money to Withdraw from Your Government-Controlled Retirement Plan?

No. Withdrawal rules are very restrictive: You'll pay penalties for taking most distributions before you're 59½, and you're *forced* to start taking distributions when you reach your early 70s – whether you want to or need to. Roth plans have almost as many restrictions as other retirement plans. While there are currently no requirements to begin withdrawing from a Roth plan at a certain age, there are still restrictions about 1) *how much* you can put in each year, 2) *how soon* you may withdraw your earnings, and 3) *where* you can invest your money.

How Liquid Are Your Retirement Account Assets?
Can You Access Your Money if You Need or Want It Before You Retire?

The money in your government-controlled retirement plan is not very liquid or easily accessible. In 401(k)s, IRAs, and similar plans, you'll pay taxes and penalties if you withdraw money before age 59½. In addition, you'll also have to sell investments in your plan that you were counting on for growth. If it's a bad time to sell, you're out of luck.

Depending on the plan, you may or may not be able to borrow money from it. Even if your plan *permits* borrowing, the government imposes strict limits on *how much* you can borrow, *how long* you can borrow it for, and *how often* and in *what amounts* you *must* make loan payments. If you violate these rules, you'll owe taxes and penalties.

Don't you think you should have control over your *own* money and not have to *beg* for permission to use it?

Aren't the Fees in These Plans Designed to be Affordable?

Heavens no! According to the Department of Labor, **fees as low as 1% can *still* slash the value of your savings by 28%** over the next 35 years. Think you're paying less than 1% in fees in your retirement plan? Think again: On average, participants in small 401(k) plans pay between 1.5% and 2% in fees annually, while the very largest plans charge participants nearly 1% a year, according to Brightscope, which also noted that *"the sheer numbers of 401(k) plans charging north of 2% a year is shocking."*

What about the fees you pay in an IRA? A study conducted by undercover investigators hired by the Government Accountability Office found that one of the largest IRA providers charges an annual advisory fee of 1.5% of assets for accounts with balances of up to $500,000. Oops! **Thanks to the compounding effect of added-on fees, there goes *half* of your nest egg!**

Buyer Beware: The GAO also discovered many of the largest 401(k) providers mislead employees rolling their 401(k)s over into IRAs about the fees they'll pay, even claiming – *falsely* – that there are no fees.

A Better Alternative …

Let's compare the Bank On Yourself concept to conventional retirement plans in the areas of predictability, guarantees, tax treatment, control, liquidity, and fees.

Predictability and Guarantees: A Bank On Yourself-type policy comes with *contractually-guaranteed growth*. It doesn't matter how well or how poorly the economy is doing or what gyrations the stock market is experiencing. You'll get the annual growth guaranteed in your contract – and *more* than the guaranteed amount every year you receive a dividend. Plus, your annual increase is guaranteed to be *larger* every year than the year before, which means the growth will be the *greatest* at the time you'll need it most – during retirement. *The companies that offer these policies have delivered on their promises and guarantees for 100 years or more*.

Your principal and gains are *locked in*. You won't open your statement to discover that 40%, 50%, or more of the money you'll need for retirement disappeared in a market crash.

Tax Treatment: With a Bank On Yourself policy, you put in dollars on which you have already paid income tax. Then, similar to Roth plans, **you can access your principal and growth with no taxes due** as long as your policy remains in force under current tax law. This lets you avoid future tax surprises. There are *many* other tax advantages to this strategy, which I'll cover shortly.

Who's in Control? You! Bank On Yourself policies have **none of the restrictions or penalties** that come with 401(k)s, 403(b)s, IRAs, and other government-controlled retirement plans. You can take income *when* you choose, with *no* penalties for "early" withdrawal or waiting too long, and with *no* required minimum distributions (RMDs).

Liquidity: Bank On Yourself-type policies contractually guarantee you full access to at least 85% of the cash value of your policy at any time, with **no** questions asked!

Most insurance agents complain that it takes several *years* for a whole life policy to grow cash value. But with a properly designed Bank On Yourself-type policy, you'll have cash value by the end of the *first month!*

When you take a loan, you'll usually get the cash within a few days and can continue to earn the same guaranteed annual increase *and* the same dividends as if you *hadn't* touched the money in your policy – *if* it's from one of a handful of companies that offer that feature.

Fees: The projections and guaranteed values of Bank On Yourself-type policies have already deducted *all* costs – *including* insurance costs and commissions – so you *know* your bottom line, and there are *no* surprises in the future. No unknowns. No smoke and mirrors. Just clear information so you can know in advance the *actual* value of your policy at any point in time.

You can find out what *your* bottom-line numbers will be by requesting a FREE Analysis at **www.bankonyourself.com/request.**

Here's a handy chart so you can easily compare your retirement saving options…

Comparing Conventional Retirement Plans to Bank On Yourself	401(k)s and 403(b)s	IRAs	Roth Plans	Bank On Yourself Plans
Gives you guaranteed, predictable growth?	✘	✘	✘	✓
Locks in your principal and growth, even when the market crashes?	✘	✘	✘	✓
Gives you control of your money without government restrictions and penalties?	✘	✘	✘	✓
Gives you tax-free retirement income?	✘	✘	✓	✓
Lets you use your money in the plan without penalties, however and whenever you want?	✘	✘	✘	✓
Lets you use your money in the plan yet still have it grow as though you didn't touch it?	✘	✘	✘	✓
Allows you to fund it every year, without limits imposed by the government?	✘	✘	✘	✓
Finishes funding itself if you die prematurely?	✘	✘	✘	✓
Lets you know the minimum guaranteed value of the plan on the day you expect to tap into it, and at any point along the way?	✘	✘	✘	✓

What if You're Already Retired?

I'm frequently asked, "Does the Bank On Yourself method work for people in their sixties, seventies, or eighties, and for people who've already retired? Does it make sense to start a life insurance policy when you're older?"

My answer is a resounding "Yes!" There's a **unique variation** of dividend-paying whole life insurance that addresses the specific concerns of seniors and retirees.

In general, we seniors (yep, I'm one of them) have different concerns than when we were younger. Our biggest worry is:

Will our money last as long as we do?

Unfortunately, if it wasn't apparent before, many of us now realize that the traditional retirement planning we relied on isn't panning out as we thought it would. Is it too late to change direction? In most cases, it's not.

The Bank On Yourself for Seniors Strategy

It's not uncommon for people in their sixties to start regular Bank On Yourself–type policies (ones where you pay monthly, quarterly, or annual premiums). However, there is also *another* type of dividend-paying whole life insurance policy designed for people between the ages of 60 and 85 that may be more appropriate for some, especially for people in their seventies and eighties. It's still a dividend-paying whole life policy, but **you only pay a single, one-time premium**. I call it **The Bank On Yourself for Seniors Strategy**.

How do you know which type of policy makes the most sense for you? To learn more, go to www.bankonyourself.com/too-late-too-old-to-bank-on-yourself.html.

Better yet, go to **www.bankonyourself.com/request** to get a referral to one of the Bank On Yourself Professionals. After reviewing your situation and goals, they'll provide you with personalized recommendations.

In Step #5, you'll learn about another strategy for folks aged 40-90 that ensures you'll have a **guaranteed income for life** – no matter how long you live!

Step #2: Shield Yourself from the Coming Tax Tsunami!

As I mentioned earlier, our national debt now *exceeds* the size of the **entire** economy, doubling in just the last decade, and is growing at a rate that will make your head spin. Higher taxes are *inevitable* over a retirement that could easily last 20 or 30 years, and you *must* take action *today* to protect yourself from this impending tax tsunami.

And the reality is that they can't *possibly* raise enough revenue to pay for this by taxing just the "wealthy." Did you know that if you made $95,000 or more in 2023, you're in the top 25% of wage earners? And if you made $170,000 or more, you're in the top 10%.

As lovely as it may sound to be in the top 10% or even the top 25%, it also means you've got a *giant target on your back* when the government is looking for more revenue to cover its obligations.

Here Are 6 Ways the Bank On Yourself Strategy Can Shield You from Higher Taxes *and* Expenses:

1. You can access *both* your principal *and* gains *tax-free* under current law – in fact, the income you take isn't even reported to the IRS

If you're saving in a tax-deferred, government-controlled retirement account like a 401(k), 403(b), or IRA, when the tax man comes calling, he won't ask you what your tax liability *would* have been if you'd been paying taxes all along. He'll tell you what your tax liability is *at the time your taxes are due…* on **every** penny you've put in, **plus** all the growth you've received. Which means you're sitting on a tax time bomb!

People tend to forget about that, according to the Center for Retirement Research, which notes, "It's a **very big deal** when people realize they have [so much less money] than they *thought* they had [in their tax-deferred accounts]."

With a Bank On Yourself policy, you pay your taxes upfront and then can **legally** pay ZERO taxes on the retirement income you take, which lets you avoid nasty tax surprises.

2. The income you take *isn't* subject to capital gains taxes

You pay capital gains taxes on the growth in value of investments incurred when you sell them.

However, the Bank On Yourself strategy *isn't* considered an investment because it's **guaranteed** not to lose money.

3. Reduces the taxes you may have to pay on your Social Security income

Today, it's common even for middle-income earners to owe taxes on up to 85% of their Social Security benefits. However, the income you take from Bank On Yourself is **not** included when the IRS determines whether (or how much) of your Social Security check is taxed.

4. Can reduce your Medicare premiums

Did you know the income you take from conventional retirement plans – like 401(k)s and IRAs – can raise your Medicare premiums by **as much as 350%**? However, the income you take from Bank On Yourself *won't* cause you to pay a single penny in higher premiums.

5. Income tax-free money for your loved ones when you pass away

Since the Bank On Yourself safe wealth-building strategy relies on a high cash value, low-commission, dividend-paying whole life insurance policy, it comes with an *increasing* death benefit that passes to your loved ones **income-tax free**. (The death benefit of many of our family's policies has already doubled or tripled or more.)

6. Tax-free cash to pay for long-term care, nursing home, and home health care

Many Bank On Yourself-type policies allow you to access a significant portion of your policy's death benefit *during your lifetime* to pay for chronic or terminal illnesses. Imagine the peace of mind you'd have knowing you could have hundreds of thousands of dollars available to cover these costs and provide for care in your own home!

BONUS! Your Money in a Bank On Yourself Policy is *Guaranteed* to Grow by a Predictable Amount *Every* Year, and You *Don't* Go Backwards When the Market Tanks!

Find out how you can grow your nest egg safely and predictably *every* single year, **shield yourself from taxes** that will likely only go higher, and enjoy liquidity, flexibility, and control of your money when you request a FREE, no-obligation Analysis and Recommendations at **www.bankonyourself.com/request**. Do it **today** while it's fresh on your mind!

Step #3: Stop Gambling Your Money Away in the Wall Street Casino!

"The main purpose of the stock market is to make fools of as many men as possible."
– Bernard Baruch, financier

How It's Working Now …

How many times have you been told that to get your money to "work" for you, to build a sizable nest egg, and get a rate of return that will outpace inflation, you *must* invest in the stock market and be willing to accept its stomach-churning, roller-coaster ups and downs?

This is a myth Wall Street has brainwashed us into believing!

But the stark reality is that for the past 30 years, after adjusting for inflation, the typical equity mutual fund investor has earned **just 4.3% annually** and asset allocation fund investors have earned **only 1% – in total!**

Pity those who invested in fixed-income funds – they **lost an average of 2.64% every year** after adjusting for inflation. That's according to the well-respected 2023 DALBAR Report.

Wall Street grudgingly admits there are no guarantees that your investment account won't lose value in any given year. But in addition to last year's bear market, we've experienced *two heart-stopping losses of over 49% just since the year 2000.* **It could happen again in 5 or 10 years… or it could happen tomorrow.**

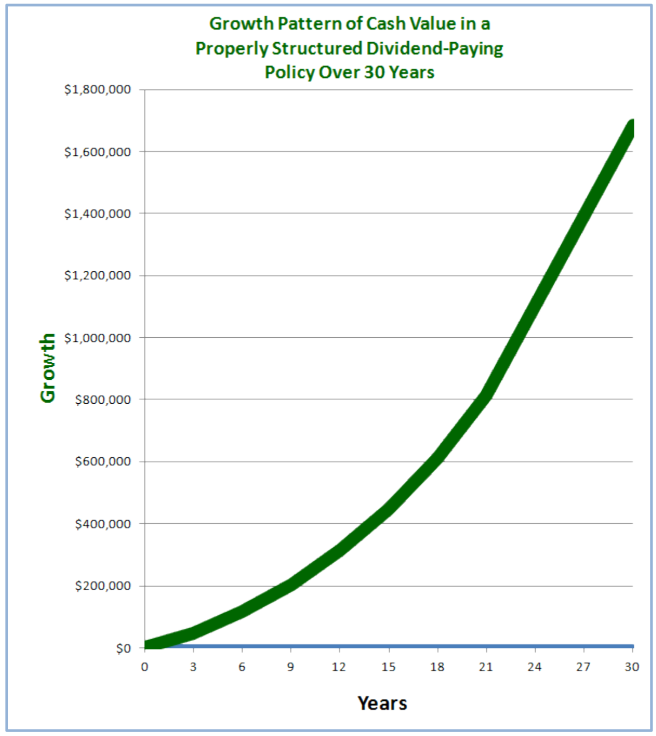
Ask yourself this critically important question: Do you know what the value of your retirement and investment accounts will be on the day you plan to tap into them?

If you can't answer that question, you *don't* have a retirement "plan" – you have a hope-and-pray crapshoot.

Again, it's not your fault. **Wall Street's *biggest lie* is that you must risk your money in order to grow a sizable nest egg.**

But there's another way…one that **bypasses** Wall Street and lets you grow wealth safely and predictably **every year** – no matter *what's* happening in the markets *or* the economy…

A Better Alternative…



This graph shows the growth pattern of one of my own Bank On Yourself–type policies. It shows the growth I've had so far, along with the growth I'll have if I continue paying the level premium and the dividends stay where they are today. (Dividends aren't guaranteed, but some companies have paid them every year for more than 160 years.)

If you want **a growth curve that keeps increasing at a steeper pace** – no luck, skill, or guesswork required – consider Bank On Yourself. *That's how these policies are engineered to grow.*

To learn more about how these policies are structured to grow so efficiently, go to www.bankonyourself.com/plan-design-magic.

That's why my husband and I have built our financial foundation using the Bank On Yourself strategy. After researching over 450 financial products and strategies, I found only one that allows you to bypass Wall Street, banks, and finance companies to gain financial predictability and control.

If you *still* believe that Wall Street holds the key to your financial security and that the markets won't experience volatility again in the future, keep doing what you've been doing. Cross your fingers and hope that, against all odds, it will somehow work out.

However, you might want to ask yourself:

"Will continue to invest for my future the same way I've been doing it bring me the financial *peace of mind* I want?"

Once you've decided to stop wandering down the same blind alley, you need to act. You must take the steps to use *safe, guaranteed* financial vehicles for at least a portion of your money. That will give you a *solid financial foundation* so you can weather the curveballs life inevitably throws at you and have the means to take advantage of opportunities that are sure to arise.

NOTE: No two Bank On Yourself-type policies are alike. Yours will be custom-tailored to *your* unique short-term and long-term goals and dreams. But unlike traditional investing strategies, you'll **know** the **bottom-line guaranteed value** of your policy at *every* point along the way – *before* you decide if you want to move forward with this strategy. To find out what *your* numbers and results could be if you added Bank On Yourself to your financial plan, request your FREE Analysis at **www.bankonyourself.com/request**.

Step #4: Fire Your Banker and Become Your *Own* Source of Financing!

"A banker is a fellow who lends you his umbrella when the sun is shining, but wants it back the minute it begins to rain."
– Mark Twain, philosopher, author

How It's Working Now …

I'm pretty sure the last banker portrayed as a good guy was Jimmy Stewart's character, George Bailey, in *It's a Wonderful Life*. Bankers are typically cast as greedy villains, preying on good, honest working folk – an image they have certainly lived up to in recent decades.

Your banker is the "good guy" who extends you credit for major purchases, safeguards your savings, and lets you take out loans for the tough times, right?

Yeah, right, *if* the sun is shining! And when it *isn't*, they jack up your interest rates, cancel your lines of credit with one week's notice, make you get on your knees and beg for money, … and then turn you down even *if* you're willing to pledge your firstborn as collateral!

So, if you don't want to let them kick *you* around anymore, read on …

If you're like most people, you use your bank for three things: 1) consumer credit, 2) loans for a variety of expenses, and 3) checking accounts for convenience and savings accounts that receive interest.

Sounds reasonable …

***Except* when you stop to calculate the thousands of dollars that go into your *banker's* coffers off the interest you're charged – and you then compare that to the paltry interest your banker pays *you* on your savings!**

Your friendly neighborhood banker will pay you so little – a quarter of a percent in your savings account – that you'll need a magnifying glass to see it. But if you need money to buy something like a car, they'll charge you 7-12% interest – or more – depending on your credit score. And if you get a credit card from them, they'll rip you for a 22% or more interest charge whenever you carry a balance!

When you borrow from a bank, *who* sets your repayment terms? Your friendly banker. What happens if you miss a payment on a bank loan? Your friendly banker charges you late fees and dings your credit score. He might resort to collection calls, repossession, or foreclosure. Even if you only miss a payment in the very last months of a loan, your friendly banker has the right to repossess your stuff.

Conventional Wisdom Claims There Are Only Three Ways to Buy a Big-Ticket Item:

1. Finance it
2. Lease it
3. Pay cash for it

Let's take buying a car, for example. When you **finance** a car, you take out a loan, pay interest according to your credit rating and the economic climate, and pay back the loan according to a pre-set schedule. But after your loan is paid off, what do you have to show for your money? Just an old car, worth whatever its trade-in value happens to be (which is *never* equivalent to the total of the payments you made).

Or you might **lease** your new car. After all, monthly payments may be lower than if you finance it. However, when you lease a car, what do you have to show for it when the lease is up? *Even less*. You'll turn the car in and have nothing to show for the money you spent. Leasing is the *least* efficient way to finance something.

Other people figure they can beat the financing and leasing rackets by **paying cash** for the car. But here's the rub: If you save up for your car in a savings or money market account and then pull your money out to pay cash, how much interest are you now earning on that money?

Nothing, of course, because the bank doesn't pay interest on the money you've withdrawn. And you'll only start earning interest again very slowly as you put money back in your savings account.

Here's the reality: You finance *everything* you buy because either you *pay* interest when you finance or lease, or you *lose* interest and investment income you *could* have had if you'd kept the money invested instead.

A Better Alternative …

Rather than letting your bank feed off you when you need money, you can join the Bank On Yourself Revolution and beat the banks at their own game!

Become your *own* source of financing and gain access to money *whenever* and for *whatever* you want by answering just *one* question: **How *much* do you want?** And even while you *use* your money for purchases or to take advantage of opportunities, *it can keep growing just the same as if you hadn't touched it!*

Here's How to Be Your *Own* Financing Source:

When you save up money in a Bank On Yourself policy, you can then take a loan to pay cash for a car or anything else you might want, and the money in your policy can *continue growing as though you never touched a dime of it.* (Note: Only a **handfu**l of life insurance companies offer this feature.)

When you make major purchases the traditional way (financing, leasing, or directly paying cash), your money is *gone forever*. However, when you save up in a Bank On Yourself policy, your money is safe, liquid, tax-advantaged, and growing by a guaranteed and predictable amount every year. *And it can continue growing even while you're using it to make purchases.*

How the Savvy Consumer Does It

Former teacher Ed Ingle and his wife decided to take a policy loan for some home improvements soon after starting a Bank On Yourself policy. In just two years, Ed and his wife have put their policy to work in several ways, including putting their son through a private college. "No money goes to the bank," Ed notes. He purchased a car using the policy … and "no money goes to the bank!" He also financed his wife's graduate school thanks to Bank On Yourself. "And no money goes to the bank!" Ed says he no longer worries about the interest rates banks are charging. He's in charge of his own finances from here on out. … And no money goes to the bank!

Let me repeat that: A dollar you spend the traditional way is gone forever.

However, a dollar you save in your Bank On Yourself policy and then use it for a major purchase can *continue* compounding and growing exponentially for as long as you have your policy.

This happens whether you use your dollars once or a hundred times. It solves the problem of continually interrupting the growth of your money when you spend or invest it elsewhere.

Wait! How is that possible?

When you take a policy loan, the money doesn't come from *your* policy. It comes from the company's general fund, where all the cash value of all the policies is pooled together. Your policy's cash value and death benefit are used as collateral for the loan. As you repay the loan, it works the same way but in the opposite direction. The payments you make don't go directly back into your policy. They go back into the company's general fund.

The company applies your principal payments to reduce your loan balance. At the end of every year, the company calculates its income from all sources, including the loan interest you and others paid, and also determines its expenses.

If that yields better results than their projected worst-case scenario, they pay a dividend to all the policy owners.

As a policy owner at one of these select insurance companies, you're like a shareholder. If your insurance company earns a profit at the end of the year, it distributes those funds to you and other policyholders in the form of dividends. And the companies recommended by the Bank On Yourself Professionals have **never** failed to pay a dividend, year after year, for over 100 years.

This means that *you* end up benefitting from the interest you pay through the guaranteed annual increases you receive, plus any dividends the company pays.

Using the Bank On Yourself strategy, both the principal *and* most or all the interest you pay can ultimately end up back in your policy for you to use again – for a car, vacation, business equipment, a college education, retirement, or whatever you want.

NOTE: Out of nearly 1,000 life insurance companies, only a handful offer policies that meet **all** the requirements needed to maximize the power of this concept. When your policy is designed by a Bank On Yourself Professional (there are only 200 in the U.S. and Canada who have met the rigorous qualifications), you can be assured that the **right** companies and policies will be used. To get a FREE Analysis and a referral to one of these select Professionals, go to **www.bankonyourself.com/request**.

When you have a Bank On Yourself policy and want a loan, there's **no qualifying**. You cannot be turned down, and you can borrow 85 - 90% of your cash value – no questions asked! Unlike credit card and finance companies, which **slashed $99 billion** from spending limits during the pandemic, the amount you can access for an emergency (or opportunity) *cannot* be reduced.

You'll also receive **competitive interest rates** (generally well below market), *regardless* of your credit rating. If you don't pay the loan interest due by the end of each policy year, the company will simply add the interest to your loan balance.

When you Bank On Yourself, it's *your* money, and **you set your own repayment terms**. And if you hit a rough spot financially, you can reduce or even *skip* some payments with **absolutely no impact** on your credit rating. Just make sure your unpaid policy loan doesn't get so large that it causes your policy to lapse, with tax consequences. (Learn more about how policy loans work by downloading our *Consumer's Guide to Policy Loans* at www.bankonyourself.com/consumer-guide.)

The Bank On Yourself concept is also a great way to finance **business purchases** (business vehicles, equipment, office buildings, and more). You recapture interest you'd otherwise pay to financial institutions. You won't need to justify your decisions to your banker, who knows a whole lot less about your business than you do.

There's a reason it's called *life* insurance, *not* death insurance: You *don't* have to die to reap the benefits!

The pandemic served to remind us of our mortality – *regardless* of age. At least one in 100 people aged 65 or older has died from it. Life expectancy overall has mostly been dropping since 2020. So, it's comforting to know these policies *also* come with an income tax-free death benefit that is usually *many times greater* than the cash value of your policy, which provides peace of mind for your loved ones in the event of your untimely death.

The very best time to apply for a policy is TODAY – because who knows what the future may bring? (But don't count yourself out due to health issues. If it turns out you are uninsurable, you can have a spouse, child, parent, or business partner be the insured, and you can *still* control the money in the policy.) So go to **www.bankonyourself.com/request** now to take the next step!

Step #5: How to Guarantee You *Never* Run Out of Money – Even if You Live to 120

Let me share a story about Jason, who, at age 53, decided to trade in his 401(k) for an increasing guaranteed income for life.

Having just changed jobs, he found himself facing two retirement planning dilemmas...

1. He has $830,000 in his 401(k) from his previous job and wants to move it to a place that gives him more guarantees that he and his wife, Julie, won't outlive their money in retirement.

2. He had been putting $19,000 a year into his old 401(k) and wants to continue socking away that much. But in the last couple of years, he's experienced several downsides to 401(k)s that have soured him on the idea of continuing down that path.

The Five 401(k) Drawbacks Jason Discovered...

Drawback #1: When the pandemic hit, Jason's employer stopped matching his contributions, which had been a big incentive for him. He'd forgotten the employer match isn't guaranteed.

Drawback #2: As Jason gets closer to retiring, he has much less of an appetite for risk and volatility. What if the market crashes again before he plans to retire in 14 years at age 67?

He'd already been diligently saving in his 401(k) for 29 years, and his average annual return had been less than 6%! Sheesh! All those sleepless nights and heart-stopping crashes... for less than 6% a year?!? He wondered if a monkey throwing darts couldn't have done better than that.

Drawback #3: Jason had done a little digging into the investments in his 401(k) and had made some **shocking** discoveries! All of his money was in a single Target Date Fund (TDF) because the plan administrator had set that fund as the "default" investment. (Most employers now *automatically* put your money in the default investment – usually a TDF – *unless you specifically tell them otherwise*, and studies show *most* employees never even *think* about doing something different!)

The TDF he was in was one of the largest and most popular... but he discovered the fees it charges would *devour more than 20% of his hard-earned money* over 30 years. Ouch!

To rub salt into his wound, he also discovered that TDF had experienced **much steeper losses** than the overall market during past crashes.

Drawback #4: A couple of years ago, Jason came across a terrific opportunity to invest in real estate. He knew the return could potentially beat his mutual fund by a country mile.

So, he asked his company's HR Department about taking a 401(k) loan... and *that's* when he realized *how little control* he had over his *own* money in his 401(k)!

Jason quickly discovered there was a *very low limit* on how much he could borrow and strict limits on when and how he **must** pay it back or face penalties and taxes. And the loan application process had 13 steps! *It shocked him to discover his money was locked up in a prison controlled by his employer and the government*.

Drawback #5: Like most people, Jason had been told that being able to defer your taxes until you take withdrawals is one of the best reasons to contribute to a tax-deferred account like a 401(k) or IRA.

But recently, he'd heard his father grumbling about how, at age 74, **he was finding himself in the highest tax bracket of his life.**

That's when Jason realized that if tax rates are higher during your retirement years, you're going to end up paying **significantly more in taxes overall**. And he knew there was only **one** direction taxes would be going over the next 30 years – UP!

Jason was *beyond* frustrated. Fortunately, a coworker referred him to Tim, his Bank On Yourself Professional. After analyzing Jason and Julie's situation and goals, Tim proposed...

A Two-Step Solution to *All* of Their Challenges...

Step 1: Ensure Guaranteed Lifetime Income by Rolling Over His 401(k) into an IRA Annuity – Tax-Free

Jason and Julie could then start receiving $85,786 a year beginning at age 67, and by age 80 – thanks to the "Increasing Income Rider" Tim included – they could receive **$161,995 a year**. And **the size of their check could increase year-over-year and continue coming for the rest of their lives** – even if one or both of them live to be 120 years old – with **no** market risk involved!

This gives Jason and Julie *permission to spend every single dime they receive* from the annuity because they **know** they'll get another check next month and *every* month – **forever** – just like the company pensions, which are now rarer than the northern hairy wombat.

Since none of us knows how long we'll live, this little-known, powerful retirement planning solution lets you live out the rest of your life without the stress or worry that you'll run out of money before you run out of life.

Step 2: Redirect Future 401(k) Contributions to Enjoy Multiple Benefits and Tax Advantages

Rather than funding a 401(k) at his new job, Jason is putting the same amount – the $19,000 a year he was funding a 401(k) with – into a high-cash value, dividend-paying Bank On Yourself whole life policy from age 53 to 67.

When he turns 67, the policy could have a death benefit of over $900,000 that would go to Julie **income-tax-free** should he pass away then, ensuring she has plenty of money to cover health care, long-term care, and nursing home costs if needed.

If Jason lives beyond 67, he could have an additional $260,000 or so he could take – **tax-free** – to supplement his retirement income. And he can access that money for *whatever* he wants with **no** questions asked.

BONUS: Tim also showed Jason how – at age 67 – he could choose to use up to $460,000 of his policy's death benefit to cover the cost of care if he developed any number of debilitating or disabling chronic illnesses or a terminal illness.

Given how the pandemic had exposed the dangers of nursing homes, Jason felt reassured that he could use this money to be cared for in his *own* home if he chose.

When Jason heard this, he exclaimed, "Wait a minute! Are you saying I can use a big chunk of the death benefit **while I'm still alive** to pay for healthcare costs?!? I thought I had to die for Julie to receive the death benefit. How come no one ever told me about this before?"

Tim smiled. He wished he had a dollar for every time someone had said that to him, thanks to all the myths and misconceptions that abound about whole life insurance.

Jason and Julie are real Bank On Yourself clients, and their names have been changed to protect their privacy.

Whatever Financial and Retirement Concerns You May Have, a Bank On Yourself Professional May be Able to Help

Bank On Yourself Professionals are highly trained in safe wealth-building strategies, including high-cash-value dividend-paying whole life insurance and annuities – and how they can work together when appropriate.

Each plan and solution is unique because each one is custom-tailored. There's **no** cost or obligation to speak to a Bank On Yourself Professional and receive a free Analysis. So why not request your Analysis TODAY while you're thinking about it?

You have nothing to lose and a world of financial peace of mind to gain. Please don't put it off! Go to **www.bankonyourself.com/request** now.

Bypass Wall Street, Fire Your Banker, and Take Control of Your Financial Future *Now!*

So, are you ready to:

- ✓ Stop gambling your hard-earned savings in the Wall Street Casino?
- ✓ Protect yourself from the impending tax tsunami?
- ✓ Fire your banker and become your own source of financing?
- ✓ Build guaranteed, predictable retirement savings where *you* call the shots?
- ✓ Guarantee you *won't* outlive your savings?

If your answer to *any* of these questions is "yes!" then it's time to act. Join the hundreds of thousands of families who have gained control of their financial futures and who can now sleep peacefully at night knowing that their nest egg is safe and that they can better handle whatever life throws at them. (See some of their stories at www.bankonyourself.com/reviews)

To find out if the Bank On Yourself strategy is right for you, simply request a free, no-obligation Bank On Yourself Analysis by visiting www.bankonyourself.com/request.

You'll be referred to a Bank On Yourself Professional who will arrange a time to speak with you about your specific situation and concerns. They can answer all of your questions and help you identify your key short and long-term personal and financial goals. (Please note that they can work with you "virtually" and conveniently by phone, email, and computer screen sharing.)

NOTE: If your policy is structured incorrectly or the wrong company or policy type is used, your money could grow much more slowly, and you could lose the tax advantages – or both! Avoid these costly pitfalls by working with a highly trained Bank On Yourself Professional. (Learn more at www.bankonyourself.com/pros.)

Your Bank On Yourself Professional will create a Personalized Analysis and Recommendations Report that will clearly outline how the Bank On Yourself strategy and other safe-money strategies can help you reach your goals – without taking *any* unnecessary risks. Each policy is custom-designed. There is no one-size-fits-all policy. Your Personalized Analysis will reveal:

- The **guaranteed** minimum value of your policy on the day you plan to tap into it – and at *every* point along the way

- How much income you can *count* on having during your retirement years, and how you can create a **guaranteed income for as long as you live**

- How much you could *increase your lifetime wealth* simply by using the Bank On Yourself strategy to pay for major purchases, rather than by financing, leasing, or directly paying cash for them

- Answers to any other questions you may have

Your Bank On Yourself Professional will help you determine how much you need to fund your policy and help you find the funds to do it. As a general guideline, policies funded with a minimum of $300 a month grow more efficiently. But don't rule yourself out if you're not sure you can set aside at least $300 a month to grow your wealth safely and predictably. **Bank On Yourself Professionals are skilled at helping you restructure your finances to free up additional seed money to fund your policy.**

> If you act *today*, within the next 45 to 60 days, you could be on your way to a level of financial security and flexibility that most people desire but few know how to achieve. It doesn't matter what your age or life circumstances are. It doesn't matter what your financial past has been. It doesn't matter if you don't yet know where you'll find the money to fund the policy. The Bank On Yourself method is a strategy that has been proven to be viable, valuable, and life-changing for more than 160 years.

It won't happen overnight. It will take some patience and discipline. But if you don't begin today, *will you be any further ahead a year from now?* How about two, three, or 30 years from now? Will banks *still* have control over your ability to get your hands on money when you need it? Will Wall Street *still* be rolling the dice with your retirement funds? Will you watch helplessly as your hard-earned savings are taxed to smithereens? Will the security and well-being of your family *still* be out of your control?

Or, now that you know what you know, will you take the next step toward a lifetime of financial security and peace of mind by requesting your **free** Analysis at **www.bankonyourself.com/request**?

I've laid it all out. Now, it's up to you to take the next step.

Yours in prosperity,

Pamela Yellen

Pamela Yellen, President
Bank On Yourself

P.S. The most common regret people who use the Bank On Yourself strategy say they have is that they didn't learn about it sooner. *I want to make sure that's one regret <u>you</u> never have.*

Please give us a chance to prove to you, as we have to hundreds of thousands of others, that Bank On Yourself *isn't* too good to be true – it's **too good to be missed out on**. If you truly want to gain control of your financial future, take the next step today by requesting your free Analysis here now:

www.bankonyourself.com/request