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✓ Get access to your money whenever you want and for whatever you want

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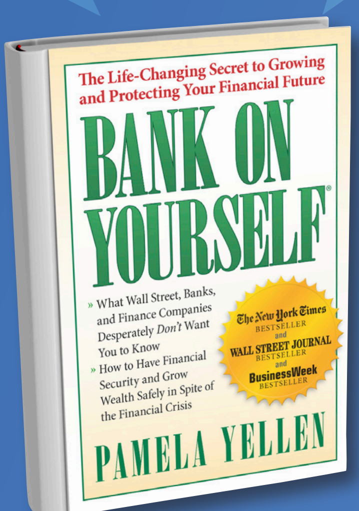

A Special Report by:

Pamela Yellen,
President of Bank On Yourself
and author of the New York Times best-selling book,
Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future

BANK ON YOURSELF®
GROW AND PROTECT YOUR FINANCIAL FUTURE

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Pamela Yellen,
President of Bank On Yourself

Dear Friend,

Congratulations on your decision to request this Special Report. You've taken the first step towards taking control of your own financial destiny.

In the pages that follow, I reveal the surprising results of my investigation of more than 450 different financial products and strategies over the past two decades. Read on to discover:

1. **How to grow your wealth safely and predictably *every* single year – even when stocks, real estate and other investments tumble** (imagine looking forward to opening your account statements, because they *always* have good news and *never* any ugly surprises)
2. **Wall Street's Big Lie Exposed:** Why you *don't* have to risk your money in order to grow a sizeable nest-egg
3. Why so many Americans have little to show for decades of following the conventional wisdom about saving and investing – and what you can do about it
4. **How to fire your greedy banker and credit card companies and become your *own* source of financing** – get access to money *when* you want it and for *whatever* you need simply by answering *one* question: How much do you want?
5. The **proven wealth-building strategy used by Walt Disney and J.C. Penney** that has stood the test of time for more than 160 years and has NEVER experienced a losing year – *even during the Great Depression*
6. How to take control of your finances, have a rock-solid financial plan *and* a **predictable, guaranteed retirement income that can last as long as you do** – with *no* luck, skill, or guesswork required
7. **How to take the next step** if you decide this strategy makes sense for you… *and how to avoid costly pitfalls*

Today, I'm aware of more than 500,000 Americans who have opted out of a system where the odds are stacked against them and are using the Bank On Yourself method to achieve financial security and independence. And I'm so confident of its effectiveness that *I have offered a $100,000 cash reward* to the first person who has a different product or strategy that can match or beat it. (www.bankonyourself.com/$100k)

You may be wondering why you haven't heard about this and why everyone isn't already using it. And I'll answer that question in a moment. But before I do, you probably want to know…

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Who the Heck is Pamela Yellen… and What Makes Me Qualified to Give You Financial Advice?

I'm the author of the New York Times best-selling book, *Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future.* My book has been endorsed by giants in the fields of personal finance and business, including Mark Victor Hanson *(Chicken Soup for the Soul)*, T. Harv Eker *(Secrets of the Millionaire Mind)*, and Harvey Mackay *(Swim With the Sharks)*.

> ***"Bank On Yourself is a powerful and time-tested method that can guarantee your financial security now and in the years to come."***
>
> — **Mark Victor Hansen**,
> co-author, *Chicken Soup for the Soul* series
> (more than 100 million copies sold)

I've appeared as a source on **every** major TV and radio network, including ABC, NBC, CBS, CNN, Fox and NPR, and my articles and interviews have appeared in thousands of major publications and websites, including *Fortune Small Business, AARP, Time.com* and the *Associated Press*. (www.BankOnYourself.com/media-coverage)

I stumbled across Bank On Yourself almost by accident. I'm *not* a financial advisor, but as a business-building consultant who has worked with more than 40,000 financial advisors since 1990, I've been exposed to just about every financial product, tool, concept or method for growing wealth. Frustrated by my own experience following the conventional financial wisdom, **I ended up investigating over 450 financial products and strategies**, only to find most weren't even worth the paper they were printed on.

Finally, one of my financial advisor clients told me about this concept. I was intrigued. It almost sounded too good to be true, but luckily I decided to keep an open mind. Since then, the Bank On Yourself method has enabled my family to:

- **Never miss a single beat while growing our retirement fund** – if it weren't for Bank On Yourself, we'd be in the same boat as so many Americans, wondering *if* we'd ever be able to retire and what we'd have to give up to do so

  (Studies show more than half of all boomers aren't expected to be able to maintain their standard of living in retirement, and may not have enough money to cover even *basic* living expenses[1])

- **Become our *own* source of financing and *recapture* the interest we used to pay to banks and finance companies** (this method of paying for major purchases is actually *better t*han directly paying cash for things – I'll show you why in a moment)

- **Have a financial safety net to see us through some very challenging times.** When my husband landed in the hospital for emergency quadruple bypass heart surgery, we got slammed with over $15,000 in medical bills our health insurance didn't cover. We avoided the stress of putting it on credit cards by simply borrowing it from our Bank On Yourself plan and paying it back on our *own* payment schedule

- When my book was first published, I needed to invest a considerable amount in my business to upgrade it, *but it was the peak of the credit crisis and no banks were lending.* **No problem – I was able to get my hands on a six-figure sum within days with no questions asked** (while all my business-owner colleagues were crying on my shoulder about how their bankers wouldn't even take their calls)

- Ensure our grandchildren **will be able to go to colleges of their choice** – using the Bank On Yourself method beats 529 Savings Plans, UGMA and investment accounts for college savings by a country mile (www.bankonyourself.com/college-savings)

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Best of All, Bank On Yourself Has Enabled Us to Stop *Hoping* We'll Reach Our Financial Goals and Dreams and Start *Knowing* We Will!

Once I knew from personal experience the extraordinary power of Bank On Yourself, I felt it would be unfair to keep it to myself. And that's why it became my mission to educate Americans about this and **do my best to ensure no one ever again needlessly suffers another lost decade in their financial plan… or even a single lost day.**

However, I must warn you that Bank On Yourself is not a magic pill. There is nothing you can put under your pillow at night and wake up rich the next morning (other than a winning lottery ticket). Anyone who claims such a thing exists is a shameless huckster. The Bank On Yourself method takes a little patience and discipline. But for those who have those traits, it pays a *lifetime* of benefits.

It can help almost anyone – regardless of age, income or financial sophistication – reach their financial goals and dreams without losing sleep. *However, if you spend more than you make, this is not for you. And if you're looking for a get-rich quick scheme, you will surely be disappointed.*

Bank On Yourself may be able to help you if you have credit card and other debt – as long as you're determined not to dig yourself in deeper, even if it means making some changes to your lifestyle.

In this Report, I'll give you enough information to decide whether Bank On Yourself is right for you or not, and how to take the next step if you decide that it is. My only request is that you keep an open mind – **I promise I can and will prove every statement and claim I make.**

> ***"The problem in America isn't what people don't know; the problem is what people think they know that just ain't so."*** **— Will Rogers**

Have You Been Doing "All the Right Things," But Your Results Have Been Disappointing?

If you've been doing all the "right" things financially that you've been taught to do, but have been disappointed again and again, *do you really believe that continuing along the same path is going to suddenly start bringing you different results?*

> ***When You Bank On Yourself...***
> **You Can Know the *Guaranteed* Value of Your Retirement Account on the Day You Want to Tap Into It... And at *Every* Point Along the Way**

Because most people have followed the conventional financial wisdom, they couldn't tell you what their retirement account will be worth on the day they plan to tap into it if their life depended on it. Don't kid yourself – that's NOT a plan; it's **gambling**.

We were taught we could ensure we'd have a comfortable retirement by relying on the "three-legged stool" of investing in the stock market, building equity in our homes, and Social Security. Yet **we've discovered we can't count on any of these legs**, which have all either collapsed or are in danger of doing so:

- **Wall Street lost more than 49% of the typical investor's money – TWICE – just since the year 2000!** It could easily happen again in the next 5 to 10 years. Or even tomorrow.
- The typical equity mutual fund investor has only managed a **4.25% annual return for the past 20 years, which is only about *half* the return of the S&P 500!** Asset allocation and fixed income investors have actually *lost* ground to inflation for the past two decades, according to the well-respected research firm, DALBAR[2]
- The top-performing mutual fund of the last decade had an 18% annual return… yet **the average investor in that fund actually LOST 11% per year**, according to the investment research firm Morningstar, Inc.![3]

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How is that possible?!?

According to the report, "shareholders often buy a fund after it has had a strong run and sell as it hits bottom." It's pretty hard to buy low and sell high if you buy high…

Rarely a week goes by without another revelation of fraud or an insider trading scandal on Wall Street. But one thing **never** changes: **Wall Street *always* gets paid – whether you win *or* lose**

- Many Americans expected their **home equity** to be a significant part of their retirement plan. In 2012, the average home price had plunged to where it was in 2002, **effectively wiping out a decade of equity**, and by the end of 2012, more than a fifth of all people with mortgages owed more than their home is worth[3]
- Many people have jumped head first into things like gold and silver, apparently unaware (or unconcerned) that even after a meteoric rise in the price of gold, **it would have to be over $2,500 today, just to get even with where it was 33 years ago in 1980, after adjusting for inflation.**
- The government keeps moving up the date (now 2033) when Social Security will go bust[6]

The *good* news is that the *Bank On Yourself method provides a solution to each of these challenges.*

"The highest form of ignorance is to reject something you know nothing about."

— Dr. Wayne Dyer

So What is the Bank On Yourself Method?

Bank On Yourself uses a **turbo-charged variation** of a financial asset that has increased in value during EVERY single market crash and in EVERY period of economic boom and bust for more than 160 years – dividend-paying whole life insurance.

But this is NOT the kind of whole life policy most advisors and experts talk about! With this little-known variation, you don't have to die to "win." And it can beat the pants off your traditional saving or investing strategies, as you're about to discover…

Policies structured the way I reveal in this Report squash the arguments you may have heard that your money in a whole life policy grows too slowly, or that the agents' commissions are too high.

That's because Bank On Yourself requires a **dividend-paying whole life policy with some features added on to it that *maybe* one in 1,000 financial advisors or experts knows about or fully understands.** A large portion of your premium goes into a rider that **significantly super-charges the growth of your money in the policy AND reduces the commission the agent receives by 50-70%**.

The growth is **both guaranteed *and* predictable**. But *no two policies are alike*, so to find out what *your* bottom-line numbers and results could be if you added Bank On Yourself to your financial plan, and how much income you could *count* on having in retirement, take the next step and request a FREE no-obligation Analysis by filling out and faxing or mailing in the Analysis Request Form at the end of this Report. Or request it online at:

www.BankOnYourself.com/request

Are you still skeptical? That's not really surprising, since you've probably heard people like Dave Ramsey, Suze Orman and other financial "gurus" say that whole life insurance is a lousy place to put your money. However, a Bank On Yourself-type policy is a ***totally different*** **"animal" that *most* financial advisors and experts *don't even know about*.**

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Here's a quick summary of the three key differences between a Bank On Yourself-type policy and the ones Suze, Dave and others talk about:

Key Difference #1: The policies they describe usually have no "cash value" (equity you have access to) for the first several years of the policy. However, as I just noted, a Bank On Yourself-type policy *incorporates a special rider or option that super-charges the growth of your money in the policy, **especially** in the early years of the policy. As a result, **you could have up to 40 times more cash value** than the whole life policies Suze and Dave describe.* This allows you to use the policy as a powerful financial management tool right from Day One.

> ***Be a Fly on the Wall***
>
> ***Watch Suze Orman and Dave Ramsey discuss Bank On Yourself! Our hidden camera captured it all:***
>
> ***www.BankOnYourself.com/hidden-camera***

Key Difference #2: Unlike the policies most experts describe, where your death benefit stays level for the life of the policy, **both your death benefit and your cash value in a Bank On Yourself-type policy grow at a steeper pace every year**. Which means the growth is at its peak at the time you need it most – during your retirement years. (I'll show you what that growth curve looks like in a bit.)

This gives you some built-in protection against inflation, *unlike* a term insurance policy, which *loses real value every year*, due to inflation. And since your premium stays level in a whole life policy, you're paying those premiums with ever-cheaper dollars.

Key Difference #3: Those who complain that, when you die, the company "only" pays you the death benefit and "keeps" your cash value *have apparently never seen a dividend-paying whole life policy*!

On my website, I have a copy of one of my policy statements that clearly shows that if I died on the date of that policy statement, my family would have gotten a check for an amount equal to the original death benefit of the policy, **PLUS** the current cash value of the policy… and ***then*** some! In fact, **they'd get a total of over $130,000 *more* than the original death benefit!**

To see this statement, along with additional proof, check out my blog post, titled, "Suze Orman and Dave Ramsey: Let's Debate!" (www.BankOnYourself.com/suze-dave)

For the record, more than a few people have told me they've alerted Suze Orman and Dave Ramsey about my offer to publicly debate them and challenged them to do so. Neither has taken me up on the offer, yet. Perhaps it's a case of "ignorance is bliss," however, my offer stands.

But Shouldn't You Just Buy Term Insurance and "Invest the Difference"?

There are *two* basic types of life insurance – the kind you *rent* and the kind you *own*. The most common type is the kind you **rent**: *term insurance*. With this kind of insurance, you have **nothing** to show for the money you spent, unless you die during the policy term. **Ninety-nine percent of all term policies never even pay a claim**, according to a Penn State University study, and *even the experts agree that term insurance is designed to terminate before you do!*

Other drawbacks of term insurance include:

- No protection against inflation – if inflation averages 4% per year, a 20-year term policy will **lose more than *half* its value!**
- If your health deteriorates before the end of the term, you will have to pay more to renew it or you may not qualify for coverage at any price

In *spite* of these drawbacks, this is the kind of insurance most financial experts recommend. The *other* basic type of life insurance policy is the kind you **own** – "permanent" or *cash value* life insurance. It's the kind many experts tell you to avoid.

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Here's what those same experts *don't* tell you about *dividend-paying* whole life insurance…

1. You build up equity in the policy at a **guaranteed and predictable rate**[7]

2. You can use your equity in the plan *however* and *whenever* you wish and for whatever you want

3. **You don't have to apply or beg to use your money in the policy**, or fill out any nosy credit applications, and you *can't* be turned down for a loan

4. You can pay your loans back on your *own* schedule, *not* someone else's[8]

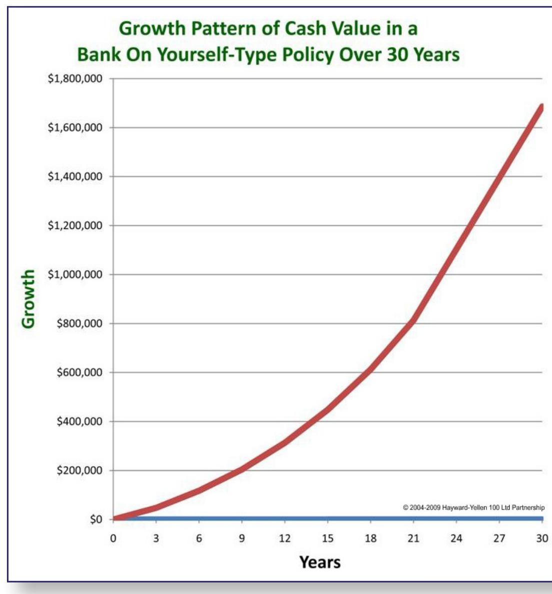
5. If an emergency arises or you get sick or lose your job, you can reduce or skip some loan payments until you get back on your feet.[9] You won't have any late fees, or get harassed by collection calls. They *won't* send a goon squad after you to repossess your stuff, and you won't get a black mark on your credit report.

And what about "investing the difference" you save if you buy term insurance instead of permanent? As much lip service as has been given to that idea, I've *never* actually met anyone who bought a term policy, priced the cost of a permanent policy, and then "put the difference" into an investment account every month.

Of course, that could be a *good* thing, given the fact that Wall Street lost more than 49% of the typical investor's money – *twice* – since 2000.

On the other hand, Bank On Yourself-type policy owners have **never** had a losing year. Both your principal *and* gains are **locked in** – they don't vanish when stocks, real estate and other investments crash.

The chart below shows you the growth curve in a properly designed Bank On Yourself policy. **It gets better every single year simply because you stick with it** – *no* luck, skill or guesswork required:



This chart is based on one of my *own* Bank On Yourself policies, showing the *actual growth I've already received in the policy*, and the projected future growth, based on the current dividend scale (dividends are not guaranteed and are subject to change).

You're probably wondering how much premium I'm paying into this plan every year. There are several reasons I *didn't* include that, and it's NOT because I'm trying to "hide" anything.

The *first* reason is that you and I could each put the **identical premium** each year into a Bank On Yourself-type policy and ***each of our results would be different***. That's because no two policies are alike. Yours would be

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custom-tailored to help you reach as many of your short-term and long-term goals and dreams as possible, in the shortest time possible. Many other factors come into play, as well.

(To find out how Bank On Yourself can help *you* reach your goals and dreams – without losing sleep – request a free Analysis at **www.BankOnYourself.com/request** or use the Form at the end of this Report.)

While your plan won't look exactly like mine, what *will* look similar is the growth curve. If you take another look at that chart, you can see how it grows more slowly in the early years, **and then the growth begins to steepen at an ever accelerating pace**.

Compare that with a graph of the whip-sawing growth of the stock market, real estate or any other traditional investment – which make a day on the roller coasters at Great Adventure look tame. Those investments can (and do) plunge just when you planned to tap into it, dashing your dreams of a comfortable retirement along with it.

The *second* reason I didn't include the premium I'm paying into this policy is because I didn't want you to think that there's a set or minimum amount you need to put into one of these policies, or that you have to be "rich" to do this. *You can start at whatever level you're comfortable with.*

"I have more money in my Bank On Yourself policy in 6 years than from funding my 401(k) for 20."

-Don Olson, Store Manager, MN

(See more reviews at www.BankOnYourself.com/reviews)

"Bank On Yourself is the Holy Grail of personal finance. I now have the financial independence I was searching for."

— Bob Chambers, Retired Navy Commander, CA

Listen to an interview with Commander Bob at:

www.BankOnYourself.com/chambers-interview-sr

Where Do You Find the Money to Fund a Bank On Yourself Policy?

If you're like most people, you may not have much money left at the end of the month and may be wondering where on earth you'll find the seed money to fund a Bank On Yourself plan. Finding the money is the third step and there are **at least eight common places to free up money** (www.BankOnYourself.com/funding) to fund a plan, and the Bank On Yourself Authorized Advisors (www.BankOnYourself.com/advisors) are *masters* at helping folks *restructure* their finances, *often freeing up dollars without impacting your lifestyle.*

Some of the most common places people find the money include:

1. **Reduce funding of your 401(k), IRA, or other retirement plan**, at least on the portion your employer doesn't match
2. **Restructure debt** – a Bank On Yourself Advisor can analyze your situation and make recommendations that could help you simultaneously reduce or eliminate debt, while increasing your savings
3. **Tap your savings** – your money could be working much harder for you in a Bank On Yourself policy
4. **Make lifestyle changes** – consider keeping your current car longer, eat out less, and look at other ways to cut expenses in order to move closer to your financial goals

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When you request a [free Analysis](www.BankOnYourself.com/request) (www.BankOnYourself.com/request), you'll receive a referral to one of only 200 advisors throughout the U.S. and Canada who have met the rigorous training and requirements to be an Authorized Advisor (a licensed life insurance agent who has demonstrated their competency with this concept).

A Tale of Two Very Different "Bank On Yourselfers"...

Rose Hillbrand

Dan Proskauer

Dan Proskauer and Rose Hillbrand came to Bank On Yourself from *dramatically* different financial situations, and their experiences point out the many ways people use Bank On Yourself to reach their goals and dreams. It also highlights how the desire to take back control of your financial future is a *far more important factor* than age, income, or level of financial sophistication.

Rose knew the feeling of hopelessness that came with the crushing debt she had incurred during and after her college years. Her Bank On Yourself Authorized Advisor showed her how to **simultaneously eliminate her debt while increasing her savings using the Bank On Yourself method**.

Only a few years later, she had used her policies to become debt free and to pay cash for the first time for a car – a Scion. And she *also* had enough equity to self-finance her dream vacation to Croatia!

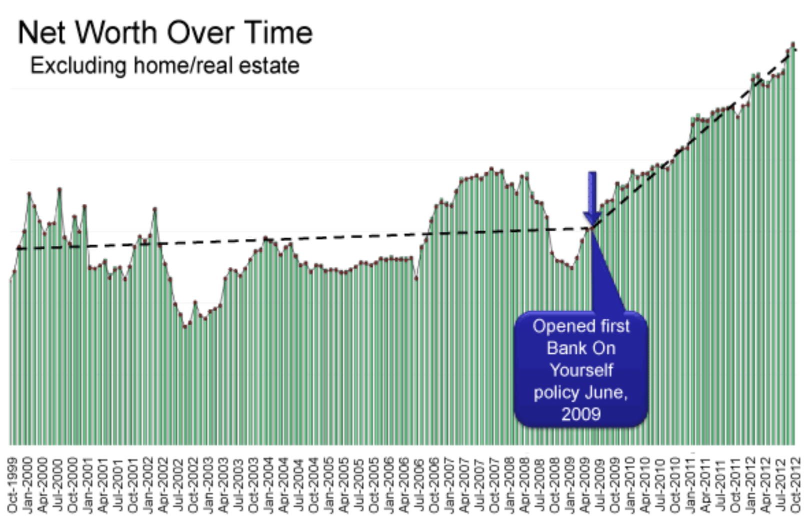
We videotaped Rose telling her inspiring story of how Bank On Yourself helped her move to the other side of the debt line to a standing-room-only crowd of over 250 people when I was speaking in Ohio during a book tour. Check out Rose's story here (www.BankOnYourself.com/rose-video)

Dan Proskauer, on the other hand, is Vice President of technology engineering for a major health care company who holds three U.S. patents. Dan lives below his means and has significant savings discipline.

He's a sophisticated investor, but when the financial crisis hit, he realized he had **nothing** to show for **decades** of saving and investing his hard-earned money and "doing all the right things."

Dan is very analytical and has spent literally **hundreds of hours** investigating Bank On Yourself. He has since started nine Bank On Yourself-type policies because, as he puts it, *"The more I look at Bank On Yourself, the better it looks."* As Dan notes, "The Bank On Yourself method offers something you truly deserve, but may not have – financial security and peace of mind. With Bank On Yourself, you can sleep well knowing your savings can only grow, *never* shrink. With Bank On Yourself, you **know**, rather than hope."

This Picture is Worth a Thousand Words...



Dan recently sent me the chart above showing how his family's net worth has grown since he started his first Bank On Yourself plan 3 1/2 years earlier, and how that compares to the previous 10 years. When he saw this chart on his financial tracking software program,

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Dan said his jaw dropped so hard it left a dent on his keyboard and that "we should be shouting about this from the rooftops."

Why would Dan be willing to reveal and discuss something as personal as his net worth for the whole world to see? Because, in Dan's words...

"If I can help a few people start Bank On Yourself this year, instead of next year or instead of never, then it's well worth my time."

Dan noted that his income has increased some in the last four years, as has the amount he saves each year. The difference is that now he has a great place to put that income (his Bank On Yourself plans), where **he no longer loses any of it to the "randomness of the market".** And he's convinced the picture you see above wouldn't look anywhere near this good if he hadn't discovered Bank On Yourself.

One thing we consistently hear from folks who have taken step 4, which is implementing the Bank On Yourself wealth-building method, is how much more fun and motivating saving money becomes when you don't have to worry about losing it or what effect the events of the day in the U.S. or in some faraway place will have on your hard-earned money!

I encourage you to listen to or [read my interview with Dan Proskauer.] [(www.bankonyourself.com/dan-shouting-about-boy)]

What Direction Do You Think Tax Rates are Going Over the Long Term?

Many people like saving in 401(k)s and IRA's because they let you defer your taxes. But most people I've surveyed believe tax rates can only go up, due to continued government spending and aging demographics of our country. Which means that if you're successful growing your nest-egg, you'll only end up paying **higher** taxes on a **bigger** number.

However, under current tax laws, it's possible to take income from a Bank On Yourself-type policy with **potentially no taxes due, through a combination of dividend withdrawals and loans against your cash value.** (These policies are taxed more like a Roth-type plan where you pay taxes before you make your contribution. That avoids tax rate surprises later on.)

What's the impact of this? As an example, if you're lucky enough to retire in (only) a 33% tax bracket, your 401(k) or other tax-deferred retirement plan would have to throw off about $104,000 a year before taxes to equal what you could net from a Bank On Yourself plan that throws off $70,000 a year. **That's an extra $34,000 every year that you'll need!**

What Day Do You Think the Dow Will Hit 27,000?

Does that seem like a crazy or dumb question? It's not. In fact, *it may hold the key to your financial peace of mind.* Here's why…

What do you consider a *minimum acceptable annual return* to make you willing to stomach the nerve-wracking risk and volatility of investing in stocks and mutual funds? 5%? 7%? Maybe even 10%?

Does Warren Buffett Know Something You Don't?

Warren Buffett, perhaps the most successful investor of all time, noted in the Berkshire Hathaway 2007 annual shareholder letter that, during the 20th century, the Dow grew at 5.3% annual compounded rate, and he doubts that growth can be sustained for the next century. *What if Buffett is right?*

Most people I've talked to say they *wouldn't* do it for a 5% annual return. But if you *were* willing to accept that, **did you know that the Dow would have to be over 27,000 – TODAY – just to get you even with where you were over 13 years ago?**

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Best Financial Move?

When asked what his best financial move was, Jeff Kosnett, a senior editor at Kiplinger wrote:

> **"My wisest move was buying whole life insurance in the 1990s, precisely when countless books and articles mocked whole life as obsolete. My wife, Debbie, did the same. In the ten-plus years that we've paid $5,000 a year combined into our policies, we've built substantial five-figure cash values, can borrow from them instantly at virtually no cost and haven't paid a cent of tax on the earnings. Some might prefer putting the money into certificates of deposit, but I can't imagine a better sleep-through-the-meltdown savings asset than whole life."**[10]

And if your minimum acceptable annual return is 7%, *the Dow would have to be over 34,000* ***today*** to provide you that, after adjusting for inflation. Don't take my word for it. This video reveals the facts. (www.bankonyourself.com/dow27k_video)

So am I saying you shouldn't invest *at all* in the stock market? No, I'm not saying that. But if you're going to do it, you should know the facts that Wall Street is desperately hoping you don't find out. And recent history has shown why you should never put money you might need within the next two decades at risk.

Life's a Lot Less Stressful When You're Working with a Financial Safety Net

Nearly half of all Americans say they definitely or probably couldn't come up with $2,000 to cover an unexpected expense in the next 30 days. And many say they'd have to rely on extreme measures to do so, according to new research published by the Employee Benefit Research Institute.[11]

You take an *enormous* risk investing in stocks, real estate and other volatile investments until you've built a solid financial foundation that can help you weather a job loss, disability, medical emergency or anything else life throws at you. Remember, it wasn't raining when Noah built the ark.

To have the reassurance that a safety net can provide, you'll generally need to have an amount equal to one to two years of your income in something that is **safe and liquid**, so you can easily get your hands on it when the proverbial you-know-what hits the fan. But who wants to put that much money in a money market account or CD, which are paying so little interest these days that you need a magnifying glass to see it? What's the alternative?

A Better Place to Park Your Money

Your money needs to "live" somewhere. That could be a savings, checking or money market account or CD. It could be an investment account inside or outside of a retirement plan, real estate, precious metals, currency or commodities. Or you could stuff it in your mattress.

I know of **no better place to store money that you need safe and liquid** than in a dividend-paying whole life policy designed to maximize the power of the Bank On Yourself concept from a top-rated company. Here are five reasons why:

1. You could get *substantially better growth* than a savings, money market account or CD, without taking on more risk, so you'll simultaneously be growing a retirement income you can both predict and count on

2. You'll be able to get your hands on your equity *whenever* you need it and for *whatever* you need it, and you can pay it back on your *own* schedule, not someone else's[8]

3. Unlike a 401(k) or investment account, you won't have any hidden or surprise fees and expenses. With whole life insurance, **you can know in advance your bottom-line results AFTER *all* costs have been deducted**

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4 You'll have a death benefit that could be *many times greater* than your cash value that will provide financial security and peace of mind for your loved ones, or to leave to your church or temple or any of many deserving charities and causes

5 If your policy is issued by one of the few companies that offer this feature, when you borrow your cash value in the policy, your policy can continue growing as though you never touched a dime of it (you'll earn the *exact same* guaranteed annual cash value increase **and** the same dividend[12] you would if you *didn't* use the money in your plan)[9]

You may be thinking, "That sounds too good to be true. *How is that possible?*" Here's how it works: When you take a loan from a Bank on Yourself-type policy, you're actually borrowing *against* the cash value of your policy and using the cash value and death benefit as collateral for the loan. If you died with a loan outstanding, they'd simply deduct it from your death benefit. (And remember that your death benefit grows at an exponential rate – just like your cash value – in these policies.)

You continue to receive the exact same guaranteed annual cash value increase, *regardless* of any loans.

In addition, any dividends you may receive are calculated based on your policy's death benefit, **not** the cash value. A *few* companies will also credit you the *exact same dividend*, whether or not you have a loan against your policy. These are the companies the Bank On Yourself Authorized Advisors recommend. *This feature allows you to* ***use*** *your money in the policy and* ***still*** *have it working for you.*

To get a referral to a Bank On Yourself Authorized Advisor who works with the companies that have policies that meet all the requirements needed to maximize the power of this concept, request your FREE Analysis (www.BankOnYourself.com/request) or complete and return the Request Form on the last page of this Report.

Key Concept: If you want to get the maximum growth from a Bank on Yourself policy, you should pay back your policy loans (unless you're taking retirement income).[9] If you borrow from a bank and don't pay it back, you're stealing from the bank. If you borrow from your policy and don't pay it back, you're stealing from *yourself.*

And while you *do* pay interest on your policy loans (usually at below-market rates), **that interest ultimately benefits you as policy owner, just like all the interest and investment income the company earns**. I explain how this works in detail in our *Consumer's Guide to Bank On Yourself Policy Loans,* which you can download at **www.BankOnYourself.com/consumer-guide.** You can also watch a video there that reveals how to fire your banker and become your own source of financing.

The equity in your policy can be used to take advantage of opportunities and investments, as well as to finance major purchases. Dr. West, a surgeon profiled in Chapter 8 of my book, borrowed from his policy to purchase shares in a surgical center where he does much of his surgery, which provided him an excellent return on investment.

Dr. West described how it feels to cash in on this remarkable feature of Bank On Yourself this way: *"It's almost like you've been getting ripped off and now you're not any more. Knowing that your money truly is doing double duty for you, it's just the best of both worlds."*

Why Financing Major Purchases Through a Bank On Yourself Policy Beats Directly Paying Cash

The conventional ways of buying things are to finance them, lease them, or pay cash. To illustrate this, let's use a car as an example: If you **finance** a car, all you have to show for it is once the loan is paid off is your car, worth a certain trade-in value. If you **lease** the car, you turn it back in when the lease is up and now you have *nothing at all* to show for your money.

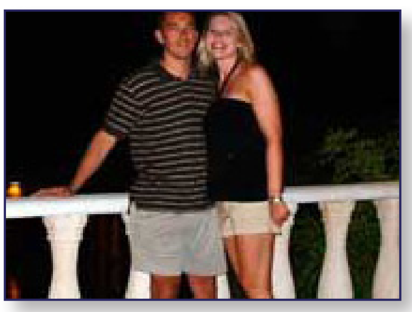
Some people figure they can beat the leasing and financing rackets by **paying cash** for things. So they start putting money aside in a savings account. Let's say you've saved up $30,000 to buy a car, and you pull that money out to pay cash for the car. How much interest are you now earning on that $30,000?

Zero! Nada! Zilch!

Key Concept: **All three of these scenarios are losing propositions**, because you either *pay* interest when you finance things, or you *lose* the interest or investment income you *would* have had if you kept the money invested instead. However, if you save up your money in a Bank On Yourself-type policy, you can then borrow it to pay cash for your car – or anything else your heart desires – **and the money in your plan can continue growing as though you never touched a dime of it.**[8]

How to Enjoy More of Life's Luxuries Without the Guilt

As one happy Bank On Yourself policy owner described it, "Instead of spending my saved up money and losing the money by spending it, I will borrow from it myself (my policy), and pay it back to myself, so I can use it again."



The Twelkemeiers on a guilt-free vacation in the Mexican Riviera

Alan and Rachael Twelkemeier, who are profiled in my best-selling book, first used the equity in their policy to fund a much-needed vacation to the Mexican Riviera – the couple's first true getaway since their honeymoon eight years earlier.

Noted Alan, "We couldn't justify taking a vacation all those years because we always felt like those funds should be saved, and we hated the idea of financing it on a charge card, and then having to pay all that interest and have the added stress of making payments for what seems like forever.

But now we don't have any guilt about it because we're financing our vacation using our Bank On Yourself plan, we're paying it back to our plan over the next year, and now we'll be able to take a nice vacation every year from now on. The key words are *'no guilt,'* because Bank On Yourself is a responsible way to do good things for yourself that you normally wouldn't do."

The Big Chill, Retirement and Rationalization

Do you remember the scene from the 1983 movie classic, "The Big Chill," where the character played by Jeff Goldblum asks, "Have you ever gone a week without a rationalization?"

Well, many boomers today are trying to rationalize away the fact that they won't be able to retire when and how they had planned by trying to convince themselves that retirement is overrated. They now talk about continuing to work in some capacity as long as they can.

While there's no question that this can give you more of a sense of purpose and fulfillment and keep you from dying of boredom, the reality is that almost **half** of retirees say they were **forced out of work earlier than they'd planned** because of layoffs, poor health or the need to take care of a loved one, according to EBRI.[11]

I love what I do, and I hope to be doing it for a long time. **But shouldn't the decision to retire – or not – be a matter of choice, *not* necessity?**

The Shocking Truth About 401(k)'s…

Few people know that a law was passed a few years ago *giving employers protection from liability* if they automatically put your 401(k) contributions into certain types of mutual funds – even if you have disastrous results. You could fall far short of your retirement goals and have no recourse!

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As a result of the Pension Protection Act of 2006, more and more employers are making these types of mutual funds the "default" investment, and many move employees' money into those funds, *even* if they'd previously chosen a different fund.

The investments the Department of Labor deemed "suitable" have been proven to be *very costly, risky and unpredictable.* A recent survey showed that 58% of the people who own these mutual funds that the government and employers are shoving down people's throats **don't have a clue how they work or how risky they are**.[13]

Astonishingly, the vast majority of 401(k) participants let their plan administrators decide where to invest their money.[13]

After conducting a year-long investigation into 401(k)'s with a Pulitzer Prize-nominated investigative journalist, we published a stunning exposé (**www.BankOnYourself.com/zombie-investors**). If you're investing in a 401(k), I strongly urge you to read it. A few of the shocking and fully documented facts our research revealed include:

- Even paying total fees and expenses of *only* 1.5% **can wipe out 39% of your retirement nest egg** – on average, participants in small plans **pay 1.9% in fees annually** and participants in large plans pay 1.08% per year[14]

- **There is a tax-time bomb hidden in your 401(k)**, because one of its big appeals is that it lets you defer you taxes. But, as I mentioned earlier, if tax rates go up over the long term, as seems likely, and you're successful in growing your account, **you're only going to pay *higher* taxes on a bigger number!**

The 401(k) Disaster:

The reality is that when you factor in fees, inflation and deferred taxes you'll owe, your 401(k) will probably *have* to deliver an average annual return of *8% to 10%* - just to break even with what you paid into it.[13]

Some people say they keep putting money into their 401(k) to get the employer match. But even the match doesn't come close to making up for the money you lose to fees. *And if you can lose 49% or more of your savings in a market crash – as many people did in 2000 and again in 2008 – a 3% match is little consolation.*

And don't be suckered into believing the money in your 401(k) or IRA is "yours" – *the* ***government*** *controls your money in the plan*, setting rules, restrictions and penalties they can change at will about how much you can withdraw or borrow and when.

But the *biggest* reason I'm not a fan of these plans is that they encourage people to rely on the "*hope and pray*" method of reaching their savings goals, *rather* than on guarantees and predictability.

"I have been an estate, business and charitable planning attorney for over 40 years. Bank On Yourself is a very avant garde technique that we and select life insurance professionals have used for some time. The idea of turning a life insurance policy into a more flexible Roth IRA substitute is a real winner. The technique also enables setting up asset protection, stand-by emergency money and tax savings."

— ***John Goodson,***
Senior Attorney,
Goodson Manley Forakis, PLC

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How Safe is Your Money in a Bank On Yourself Policy?

The companies recommended by Bank On Yourself Authorized Advisors are among the **financially strongest life insurance groups in the world**. In addition:

- They are, in essence, owned by the policy owners, not stockholders, which **lets them focus on the long-term best interests of the policy owners, *rather* than the short-term demands of Wall Street**

- They've paid dividends **every single year for more than 100 years**, INCLUDING during the Great Depression and *every* market crash

Life Insurance Companies Are Strictly Regulated and Have Four Layers of Protection:

Safety Net #1: Life insurance companies are audited regularly by the state insurance commissioner's office (sometimes by dozens of states), to ensure they maintain sufficient reserves to pay future claims and are on solid financial ground. (Even in the case of AIG, according to the National Association of Insurance Commissioners, their insurance subsidiaries were – and are – financially solvent and did **not** cause the problems.)

Unlike a bank, which can lend out every dollar it has on deposit ten times, life insurance companies **cannot** loan out more than they have on deposit.

Safety Net #2: If a company gets into financial difficulty, the state insurance commissioner's office can take over and run the company in the interests of policy holders – **usually a failed insurer's business is then taken over by another life insurance company**[15]

Safety Net #3: Most insurance companies are audited regularly by several independent rating companies

Safety Net #4: Additional policy owner protections may be available on a state-by-state basis

What are Some of the Ways You Could Use Bank On Yourself to Reach Your Short-Term and Long-Term Goals and Dreams?

Here are six ways people use the Bank On Yourself method…

1. **To have a rock-solid retirement plan** you could both predict and count on. Bypass Wall Street and have the peace of mind that comes with knowing you'll have a guaranteed and predictable retirement income stream

2. Send your children or grandchildren to college – *without* going broke. See how Bank On Yourself compares to 529 plans, UGMAs, UTMAs and loans at www.BankOnYourself.com/college-better-way-sr

Famous People Who Use the Bank On Yourself Method:

Did you know that *Walt Disney* borrowed from his life insurance policy in 1953 to fund Disneyland when no banker would lend him a dime? Or that, following the 1929 stock market crash, *J.C. Penney* borrowed from his life insurance policies to meet the company payroll? And in 2002, Doris Christopher sold her kitchen tool company, *The Pampered Chef*, to Warren Buffett for $900 million. She had launched the company seven years earlier with a life insurance policy loan. (www.BankOnYourself.com/famous)

3. **Finance business and professional purchases yourself…** or to start or expand a business – *even when banks aren't lending a dime*

4. **To create an emergency cash reserve**, so you won't have the stress of putting expenses on credit cards, borrowing from your retirement plan or from friends or family[8]

5. To **reduce or eliminate debt and increase your savings**

6. To **leave a legacy** to your loved ones and/or favorite charities

Does Your Age or Health Matter?

Many people in their 60's start Bank On Yourself policies, and special programs exist for folks up to age 85. After all, with people living longer, wouldn't you rather plan on having your money last until you're 90 or 100 years young, rather than risk having your money run out before *you* do? For more detail on how Bank On Yourself for people between 60 and 85 works, go to www.BankOnYourself.com/boy-for-seniors-sr

And don't rule yourself out because of your age or health problems, because you **don't** have to be the insured on the policy. What's important is that you **own** and control the policy – someone else can be the insured, typically a spouse, child, grandchild, parent or business partner.

How Much Does it Cost to Start a Bank On Yourself Policy?

There's **no set amount** you need to put into the plan – *each plan is custom tailored and you can begin at whatever level is comfortable for you.*

Bank On Yourself Advisors **don't charge a fee** to review your situation and design your policy. If you decide to implement the policy they design for you, they receive a commission from the insurance company, *which has **already** been taken into account in the bottom-line numbers and results you will see when you take advantage of a free Analysis.* And remember – when a Bank On Yourself Authorized Advisor structures your policy this way, *their commission is reduced by 50-70%.*

Why would these advisors deliver *more* and get paid *way less*? Because by providing such a high level of advice, well-structured personalized plans and unique services, their clients do more business with them, as well as happily and voluntarily refer family, friends, neighbors and colleagues.

To get a referral to an Authorized Advisor who can do a free, no-obligation Analysis for you, fill out and fax or mail back the Analysis Request Form at the end of this Report, or request it online at:

www.BankOnYourself.com/request

Is There a Different Financial Product or Vehicle that Can Do What Bank On Yourself Can?

I think by now we all realize there are no magic pills. Today's "hot" investment is almost always tomorrow's loser, whether it be stocks, real estate, gold, currency or ostriches. Falling victim to the "this time is different," "I'll know when to sell," or "this investment can't go down" mentality is a sure path to financial *insecurity.*

Of the hundreds of financial products and vehicles I've investigated over the past two decades, none have come close to providing the flexibility, advantages and guarantees of Bank On Yourself.

If you're still skeptical, I *encourage* you to **take the $100,000 Challenge**: I've had a standing offer for over four years to pay $100,000 cash to the first person who can show they use a different product or strategy that can match or beat Bank On Yourself. If there is a better strategy, I want to know about it, so I can use it for my own family and share it with others. You can take the challenge at www.BankOnYourself.com/$100k.

Bank On Yourself is about building a *solid foundation and taking back control* of your financial future. **The last step in the process is enjoying *real* wealth and financial security for long as you live.**

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So Where Do You Find Expert Help? A Word of Caution…

When you're ready to get started, how do you find someone qualified to design and implement your Bank On Yourself policy? You may be tempted to discuss this with your financial advisor or insurance agent, and ask him or her to help you implement this program.

However, if your policy isn't structured correctly, or the wrong product is used, your policy could grow *much* more slowly, or it could *lose* the tax advantages, *or both*. Out of more than 1,500 major life insurance companies, only a handful even offer policies that have all the features required to maximize the power of the Bank On Yourself method.[16]

Unfortunately, most advisors "don't know what they don't know" and, in my experience, a little knowledge can be a dangerous thing. I found this out the hard way when an advisor structured my first policy incorrectly, **causing it to lose its tax advantages.**

My sister worked with an advisor who swore up and down he knew how to properly implement this strategy. We only found out years later that he had structured it wrong, so it's growing *much* more slowly than it could have. **As a result, she's had to postpone her retirement plans for many years.**

And if your financial advisor tells you he already understands all the important details necessary to help you implement and benefit from Bank On Yourself, you may want to ask him, "If you *could* have done this for me, why *didn't* you?"

Important: *Beware* of any advisor who tries to sell you a different type of life insurance policy, like indexed universal or variable life. **No other type of life insurance policy comes with as many guarantees as whole life**. And **no other type of policy** is appropriate for the Bank On Yourself concept.

The unfortunate and costly experiences my sister and I had, along with requests from folks all over the country for a referral to an Advisor who truly understands all the ins and outs of the Bank On Yourself method and could act as their professional guide, led to the creation of the Bank On Yourself Authorized Advisor Training Program (www.BankOnYourself.com/advisors). Today, there are some 200 advisors across the country that form the core of Bank On Yourself Authorized Advisors.

The Bank On Yourself Advisor Training Program Includes…

- Rigorous, advanced training on policy design and the technical aspects that make these policies such a powerful financial tool
- Advisors must pass a certification test and take continuing education classes
- The advisors work under the guidance of technical and policy-design experts who have each designed thousands of Bank On Yourself-type policies

Bank On Yourself is Looking for a Few Good Men and Women!

If you have at least one year of full-time experience in life insurance or financial services and have a burning passion to make a difference in the world helping clients achieve true financial security and peace of mind, we invite you to apply to be accepted into the Bank On Yourself Authorized Advisor Training Program (www.BankOnYourself.com/application).

- Extensive training is focused on how to coach clients through the years to become their own source of financing – ultimately for most or even all of their lifestyle
- Admission standards are strict and, currently, only about one out of every 20 applicants is even accepted into the training program

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How to Start Taking Back Control of Your Financial Future RIGHT NOW

True financial security comes from knowing you have a solid financial foundation and that you have a nice chunk of your savings in a plan that goes in only one direction – UP. It comes from *knowing* the answer to the question, "Do you know what your retirement account will be worth on the day you plan to retire?"

If what you've read so far makes sense and intrigues you, you owe it to yourself and your loved ones to take the logical next step and see exactly what Bank On Yourself can do for *you*.

Just go to **www.BankOnYourself.com/request** and request your FREE custom Analysis and solution from a Bank On Yourself Authorized Advisor. Or use the Analysis Request Form on the next and last page of this Report.

A Bank On Yourself Advisor will create a customized Analysis and solution that will show you how your financial situation could benefit significantly by taking advantage of the Bank On Yourself method.

There is absolutely *no* obligation on your part and there will be *no* pressure. In fact, you will not be asked to buy anything during this session. Since the analysis is FREE, you have nothing to lose – and a world of financial freedom and prosperity to gain.

If you're concerned about where you'll find the money to fund your policy, the Bank On Yourself Advisor can show you ways to do that. If you're concerned about your age or health conditions you may have, the Bank On Yourself Advisor can often show you how to make those concerns irrelevant.

The most common regret people say they have about Bank On Yourself is that they didn't find out more about it sooner. *I want to make sure that's one regret you never have.*

Because if you truly want to bypass banks and Wall Street and take control of your financial future, **right now** is the very best time to find out more about Bank On Yourself by requesting your free, no-obligation Analysis at **www.BankOnYourself.com/request**, or by filling in and returning the Request Form on the next and last page.

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.

Yours in prosperity,

Pamela Yellen

Pamela Yellen, President
Bank On Yourself

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P.S. All information you provide will, of course, be kept in the strictest confidence.

P.P.S. A Bank On Yourself plan should only be created and implemented by a financial advisor with the necessary training. If you wish to verify whether a financial advisor you already work with or who approached you about this is a Bank On Yourself Authorized Advisor, email info@bankonyourself.com and provide their full name and state.

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Free Bank On Yourself® Analysis and Solution Request Form

(Please fill out and return today to ensure a timely meeting with a Bank On Yourself Authorized Advisor)

☐ Please have a Bank On Yourself Authorized Advisor contact me as soon as possible, so I can receive my FREE No-Obligation Analysis that will show me how Bank On Yourself could help me reach my short-term and long-term goals as quickly as possible.

Name: ______________________________

(please use black ink for readability)

Address: ______________________________

City: ____________________ **State:** __________ Zip: __________

Daytime Phone: ____________________ **Evening Phone:** ____________________

Primary Email Address: ______________________________

Best time to call to speak briefly with me, during business hours: ____________________

How did you hear about Bank On Yourself? ____________________

(If you learned about it from someone, please list their name and state)

NOTE: we never trade, rent, sell, or abuse your contact or other personal information. We ask for e-mail and phone to make it easy to put you in contact with the B.O.Y. Authorized Advisor we refer you to, who will prepare your analysis.
By giving us this information, you authorize B.O.Y. and a B.O.Y. Advisor to contact you regarding your analysis.

Signature *(required)*: ______________________________ **Date**: __________

Please indicate your top 2 or 3 financial concerns:

____ Growing my nest-egg safely and predictably, *regardless* of what's happening in the stock or real estate markets

____ Retirement income I can predict and count on

____ Access to money on my own terms when I need it

____ Recapture interest charges I now pay to financial institutions

____ Pay for college tuition without going broke

____ Other: ____________________

Please tell us a little bit more about yourself so your Advisor can be better prepared to help you. ***(Don't worry if you don't have this information handy.)*** **This information will be kept in <u>strictest</u> confidence:**

Your Age: ____________________ Spouse or Significant Others Age: ____________________

Your Occupation: ____________________ Spouse or Significant Others Occupation: ____________________

Your Annual Income: ____________________ Spouse or Significant Others Annual Income: ____________________

Do you own your home? ☐ Yes ☐ No Approx. mortgage balance: __________ Years remaining: ______

Approximate total credit card debt: ____________________ At what interest rate? ______

Ages of children living at home: ____________________ What is your total monthly payment for your cars? __________

Do you own a business? ☐ Yes ☐ No Are you (or your spouse) licensed to sell life insurance? ☐ Yes ☐ No

Here's How To Arrange For Your Bank On Yourself Analysis:

1. Fax this form to **505-466-2167** anytime *(NO cover sheet necessary)*
2. Return this form by mail to: **Bank On Yourself, 903 W. Alameda St. # 526, Santa Fe, NM 87501-1681**
3. Or request your Analysis online at **www.BankOnYourself.com/request** *(if you're reading this while you're online, simply click on the link)*