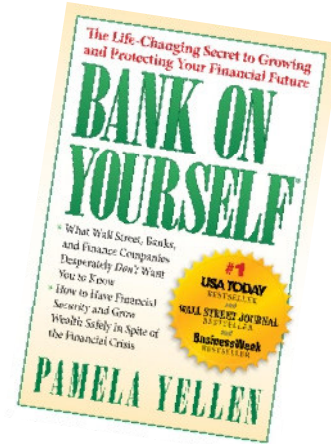


# BANK ON YOURSELF®

Grow and Protect Your Financial Future

## How to *Safely* Grow and Protect Your Wealth, *Even* When Stocks, Real Estate, and Other Investments Tumble



Special Report by  
Pamela Yellen, President, **Bank On Yourself**

Discover the secrets to taking back control of your financial future that Wall Street, banks, and credit card companies *don't* want you to know, and learn how you could:

- Have a rock-solid financial plan *and* a predictable retirement income that could last as long as you do – with *no* luck, skill, or guesswork required
- Turn your back on the stomach-churning twists and turns of the stock and real estate markets
- Get back *every penny you pay* for your cars, vacations, home repairs, business equipment, a college education, and other major purchases, so you can enjoy more of life's luxuries today *without* robbing your nest-egg! (The average family could increase their lifetime wealth by \$500,000 to \$1,000,000 or more using this method, *without* the risk or volatility of stocks and real estate)
- Become your own source of financing and recapture much or all of the interest you pay to banks and finance companies – reduce or eliminate the control those institutions have over you

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Dear Friend,

The past decade was a tumultuous one during which we suffered through TWO devastating market crashes. There are some signs that a recovery *may* be at hand, but financial stability is anything but certain as government spending soars, unemployment remains stubbornly high and tax hikes loom.

*“I’ve lost a bet. I’ve lost my keys. But I’ve never lost a decade – until now.”*

**-Sam Stovall, S&P’s chief strategist**

The S&P 500 ended the past decade down almost 25 percent *below* where it was **ten years earlier**. And that didn’t even factor in the 29% inflation we experienced during the decade.

In fact, *since the end of 1999, the S&P 500 stock index has lost an average of 3.3% a year*, on an inflation-adjusted basis, even after including dividends, according to the data compiled by Charles Jones, finance professor at North Carolina State University.<sup>1</sup>

Hmmm... so what does that mean to the typical family in dollars and cents?

You may want to grab a bottle of Pepto-Bismol, because it isn’t very pretty...

Here’s what inflation and negative returns have done to a nest egg invested in an S&P 500 index fund (the way *most* Americans’ retirement savings are), over the past decade...

Amount Invested at the End of 1999:		Purchasing Power of Your \$ End of 2009:
\$10,000	→	\$7,149
\$100,000	→	\$71,490
\$1,000,000	→	\$714,900

**You now need a 39.9% increase just to get back to where you were ten years ago!**

Even if we *do* see that kind of increase, it would only take you back to dollars worth what they were ten years ago, so **you’d need another 29% increase just to break even!**

And here's something else that really sucks: 45 percent of Americans say they hate their jobs, according to a recent survey.

Can you imagine what it would feel like if you've been sweating away at a job you can't stand so you could put money away for your financial future... only to see your hard-earned dollars vanish?!?

*"Investors would have been better off investing in pretty much anything else (during the past decade) or even just stuffing money under a mattress."<sup>1</sup>*

## Can You Afford to Lose Another Decade?

Wall Street and the financial "gurus" are still pitching the same saving and investing strategies that got us where we are.

This may surprise you...

For hundreds of thousands of families who use the Bank On Yourself method, **their nest-eggs all remained intact – and have continued growing.** Safely, consistently, and predictably.

And this is why it's my mission to educate the American public about Bank On Yourself. Because there is overwhelming proof of the extraordinary power of this method, I feel it would be unfair to keep it a secret.



I stumbled across Bank On Yourself almost by accident. As a business-building consultant who has worked with over 30,000 financial advisors since 1990, I've been exposed to just about every financial product, tool, concept or method for growing wealth. I've investigated over 450 of them, 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. I was intrigued. It sounded too good to be true, but luckily I decided to keep an open mind.

As it turns out, this concept, and the product on which it's based, has been around for more than a century, and has withstood the test of time. It has held up though *every* market crash and *every* period of boom *and* bust.

**The fact of the matter is you don't have to take market risk to achieve wealth and financial security!**

Many people were also counting on the equity in their homes to help fund their retirement. Maybe you were one of them. Yet today, the average home price is down almost 30 percent from its peak in 2005, foreclosures are at record highs, and millions of homeowners have NO equity to count on, because they owe more than their homes are worth.

## The Idea of Having a Comfortable, Worry-Free Retirement Has Become a Distant Dream for Many...

Even for those who did “all the right things” that Wall Street and the financial gurus told them to do.

In a desperate search for investments that might help them recoup their losses, some people are buying gold, currency, and commodities. Most have no idea that, historically, these assets have jumped up and down like a ten-year-old on a new trampoline.

Case in point: Not long ago, gold hit a record high, yet most people I’ve surveyed aren’t aware that it would have had to rise by ***another \$1,000 an ounce***, just to have the same purchasing power that it had 30 years ago!

How quickly we forget that today’s hot investment is almost always tomorrow’s loser.

While the “experts” lamented that there was “no place to hide” during the financial crisis, ***none*** of the hundreds of thousands of people who use Bank On Yourself lost a penny in their plans when the stock and real estate markets crashed.

Their plans NEVER skipped a single beat as both their principal and gains not only remained intact, but also continued growing by a *guaranteed* and *predictable* amount.

Oh what a difference it makes when *both* your principal *and* gains are ***locked in...*** and you’re getting compounded growth on a ***bigger*** number ***every single year!***

Credit is still very tight for both businesses and consumers, underscoring just how little control we have when we have to rely on other people’s money.

Yet, for those who are using the Bank On Yourself method – which has enabled them to become their *own* source of financing – the *only* question they need to answer to gain access to capital is, “How much do I want?”

**\$100,000 Challenge**

The **\$100,000 reward** I offered to the first person who could show they use a different product or strategy that can match or beat Bank On Yourself **still remains unclaimed**. If you think you’re up to the eye-opening \$100,000 Challenge, visit:

[www.BankOnYourself.com/challenge](http://www.BankOnYourself.com/challenge)

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 a century: cash-value whole life insurance

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

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.

"The highest form of ignorance is to reject something you know nothing about." – Dr. Wayne Dyer

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



The policies they describe have no "cash value" (equity you have access to) for the first several years of the policy.

A Bank On Yourself-type policy incorporates a special rider or option that puts the growth of your money in the policy on **legal** steroids, so you have **significantly** more equity - **especially** in the early years of the policy. This allows you to use it as a financial management tool right from the start.



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 in an **exponential** manner as the policy matures.

This gives you some protection against inflation, unlike a term insurance policy, which *loses* real value every year, due to inflation.



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, go to [www.BankOnYourself.com](http://www.BankOnYourself.com) and click on the featured blog posted listed on the right, titled, "Suze Orman and Dave Ramsey: Let's Debate."

You can also review pages 75-85 of my book to get an understanding of how and why this happens.

## Are You Happy with the State of Your Finances?

Blindly following the advice of Wall Street and financial “gurus” got you where you are.

Isn't the **classic definition of insanity** to continue to do the same thing, while expecting different results?



The simple truth is that millions of Americans are hurting. They've lost much of the hard-earned savings they hoped would carry them through their retirement years in well-deserved comfort and security. Now they'll likely be working the rest of their lives.

So let's talk about how this little-known type of life insurance can be used to accomplish a wide range of financial goals.

### 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. **99% 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

This is the kind of insurance most financial “experts” recommend. The other basic type of life insurance policy is the kind you **own**: permanent *cash value* life insurance. It's the kind most experts tell you to avoid.

*“The dumbest people I know are those who know it all.”  
-Malcolm Forbes*

But, here's what most “experts” forget to tell you about cash value insurance...

**\$** Just like owning a home, you build up equity in the policy

**\$** You can borrow your equity in the plan *however* and *whenever* you wish and for *whatever* you want

**\$** 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

**\$** You can pay your loans back on your *own* schedule, *not* someone else's

**\$** 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. 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

● ● ●  
"All truth goes through three stages: It is ridiculed; then it is radically opposed; and only much later will it be accepted as self-evident."

-Arthur Schopenhauer,  
Philosopher

● ● ●

There are several types of permanent cash value policies. Bank On Yourself requires a **dividend-paying whole life policy** with some features added on to it that not one in 1,000 financial advisors or experts knows about or fully understands. A large portion of your premium goes into a rider that puts the growth of your money on *legal steroids*, so you're going to have a *lot* more cash value available to use – *especially* during the early years of the policy.

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 in retirement, 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.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com)

Now let's compare the peace of mind you get from guaranteed, predictable growth against investing in stocks and mutual funds.

## Wall Street's Dirty Little Secrets...

My husband, Larry, and I have been investing in stocks and mutual funds since 1987, and we've *never* even come *close* to getting decent long-term returns - *even* after hiring three of the country's top financial planners and money managers. They all charged hefty fees and **all lost us money during the longest-running bull market in history!**

Sheesh! A blindfolded monkey throwing darts could have done that!

I wondered if it was just us. I decided to dig deeper and discovered that almost *nobody* is getting the lofty returns the financial pundits promise! In fact, **the typical equity mutual fund investor has actually been losing one percent a year for the past 20 years, after adjusting for inflation**, according to the research group, Dalbar, Inc.<sup>2</sup>



People have been digging themselves deeper into a financial hole every year, with no way of knowing how long it will take to crawl out.

*"If you're looking for more of the same conventional financial advice, this isn't for you. But if you're prepared to take back control of your financial life once and for all, Bank On Yourself is a groundbreaking method that can put you on the fast track to reaching your goals and dreams."*



– T. Harv Eker, Author, N.Y.  
Times #1 bestseller, *Secrets of the Millionaire Mind*

Here's another shocking fact Wall Street doesn't want you to know: For the last **40 years**, ordinary long-term treasury bonds have outpaced investing in the stock market!<sup>3</sup>

## Treasury Bonds! That's what Grandma Buys so She Can Sleep at Night!

So, what does that mean for stock market investors?

It means the ONLY "rewards" they've received for taking the extra risk of stocks and equity mutual funds *for the past four decades* are sleepless nights and broken retirement dreams!

So, is hiring an expert the answer? **Eighty percent** of all investment advisors and mutual funds do *worse* than the overall market, and many do so with *significantly* more risk.<sup>4</sup>

What *more* proof do we need that conventional financial and retirement planning strategies don't work!?

## So, How Does the Bank On Yourself Method Grow Your Wealth Safely and Predictably?

Here's how these policies work:

- ✓ You receive a *guaranteed* cash value increase *every* year
- ✓ Neither your principal *nor* your gains vanish when the market tumbles
- ✓ **The growth is not only guaranteed, it's exponential – it gets better every year simply because you stick with it**, instead of jumping from one hot investment to another
- ✓ You may also receive dividends – while not guaranteed, they've been paid *every* single year for more than 100 years by the companies used by Bank On Yourself Authorized Advisors
- ✓ Once credited to your policy, **both** your annual guaranteed cash value increases **and** any dividends you receive are **locked in** – they aren't taken away from you when the stock or real estate markets decline or crash

## Do You Look *Forward* to Opening Your Investment and Retirement Plan Account Statements?

Can you imagine what it would be like to *look forward* to opening your statements because they *always* have good news and *never* any ugly surprises?

For the year ended January 31, 2009, the S&P 500 was *down 40%*. Everyone kept saying there was “nowhere to hide.”

Really!?!  
Really!?!?

On the next page is the annual policy statement I received from one of our whole life policies. It’s for the year ending January 31, 2009, covering the *same* period that the S&P 500 plunged by 40%. If you look on the right side, about half way down, you can see that *during the same period the S&P 500 plunged by 40%, the equity (cash value) in this policy increased by \$12,205 – which is \$7,230 more than the premium we paid!*

In addition:

- **All** growth received in the policy since day one has been **locked in**
- **No** principal was lost

Here’s a little quiz for you: If you have a \$20 stock and it increases by 40%, how much is it then worth?

Did you answer \$28? Are you *sure*?

Is it really worth anything until you sell it and (*hopefully*) lock in your gains? Does wealth “on paper” give you true financial security and peace of mind?

New definition of “liquidity”: It’s when you look at your retirement funds and wet your pants

**NOTE:** This annual statement, issued January 31, 2009, covered a year that was one of the worst ever for stocks and real estate. (The S&P 500 was down 40% during this period)

**Life Insurance Annual Policy Statement**

**Insured:** Pamela G Yellen

**IMPORTANT POLICY INFORMATION OPEN IMMEDIATELY**  
10117530110004164

Pam Yellen

**No principal or growth was lost AND the cash value (equity in the plan) increased by \$12,205 - \$7,230 more than the premium paid. these policies are designed to get better every year, regardless of market conditions**

For privacy protection, some individuals may receive an Annual Policy Statement that does not include beneficiary information.

All information is as of January 31, 2009 and assumes all premiums are paid to that date.

1/31/09

Page 1 of 2

**PLAN, COVERAGE AND BENEFITS**

<b>Policy Number:</b>	* Original		<b>Policy Date:</b>	January 31, 1992
<b>Plan:</b>	Death Benefit	65 Life	<b>Additional Benefits:</b>	Waiver Premium Benefit
<b>Basic Insurance Amount:</b>		\$250,000.00		
<b>Coverage Increases From Dividends:</b>	* Current	\$140,588.00		<b>Death benefit has increased over 56%, keeping up with inflation, unlike the term insurance policies the gurus recommend.</b>
<b>Total Death Benefit:</b>	Death Benefit	\$390,588.00		
<b>Net Death Benefit:</b>		\$381,776.53		

(if loan is not repaid)

**CASH VALUE AND DIVIDENDS**

Assumes Premiums Paid to January 31, 2009:

<b>Total Cash Value:</b>	\$128,361.11	<b>Past Year's Cash Value Increase:</b>	\$12,205.81
<b>Net Cash Value:</b>	\$119,549.64	<b>2009 Dividend:</b>	\$3,866.10

**Total Increase for the year**

A sizable dividend was paid

Dividend scale changes, loans and surrenders will affect policy values. Changing dividend usage on this policy may cause total insurance protection to be reduced. Future dividends, if any, will be determined based in part on the amount of future coverage. Please contact your Financial Representative or the Home Office for free policy illustrations showing the impact of such changes on cash values available for future income or other needs.

**LOANS AND SURRENDERS**

**Total Loans:** \$8,811.47    **Interest Rate:** 8.00%    **Includes Interest to:** January 31, 2009

During the past policy year, a loan was taken. The entire gain in the policy will be taxable upon surrender or termination even though the policy may have little or no value. Loans and surrenders from modified endowment contracts (and interest not paid in cash) are taxed to the extent of the gain in the policy.

**PREMIUMS**

(Information Only - Not A Bill)

**Annual Premium:** \$4,975.00    \*Most financial "gurus" (including Dave Ramsey and Suze Orman) refer to Whole Life Policies where the death benefit stays level for the life of the policy. However, with a dividend-paying Whole Life Policy, dividends can be left in the policy to purchase additional coverage, which also has the effect of making your money in the plan grow in the most efficient way possible.

**NOTE:** To those who complain that when you die, the Insurance Company pays the death benefit, but "keeps" your cash value: If I had died on the date this statement was issued, my family would have received a check for \$381,776.00, which is MORE than the original \$250,000.00 death benefit AND current total cash value (\$128,361.00) combined!

If you could turn back the clock, where would you rather have put a good chunk of your money – in the stock market? Or in a policy like the one I just showed you?

The good news is that it's probably *not* too late to take back control of your financial future and rescue your retirement plan! **But don't put it off another day.**

Take the first step by requesting a FREE Bank On Yourself Analysis that will show you how you could reach as many of your goals and dreams as possible, as quickly as possible, if you added Bank On Yourself to your financial plan. Simply fill out and fax or mail in the Free Analysis Request Form at the end of the Report, or request it online at:

[www.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com)

## Why do Less than One Out of 1,000 Financial Advisors and Experts Know about or Fully Understand a **Bank On Yourself-Type Policy**?

Good question. There are several reasons...

Out of 1,500 major life insurance companies, *only a handful* even offer a policy that meets all the requirements needed to maximize the power of the Bank On Yourself Concept. Because it's so rare, it's not covered in the standard industry training programs

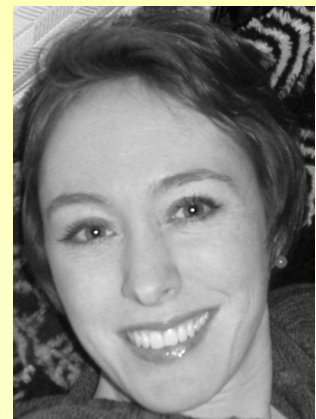
Another possible reason is that **advisors take a 50-70% cut in commissions to help their clients implement it.** So why would they even *bother* selling these policies? Here's why...



Most people would rather have a root canal without anesthesia than meet with a life insurance agent. But once people experience the power of Bank On Yourself, they come back again and again to start new policies to help them reach even more and bigger financial goals and dreams.

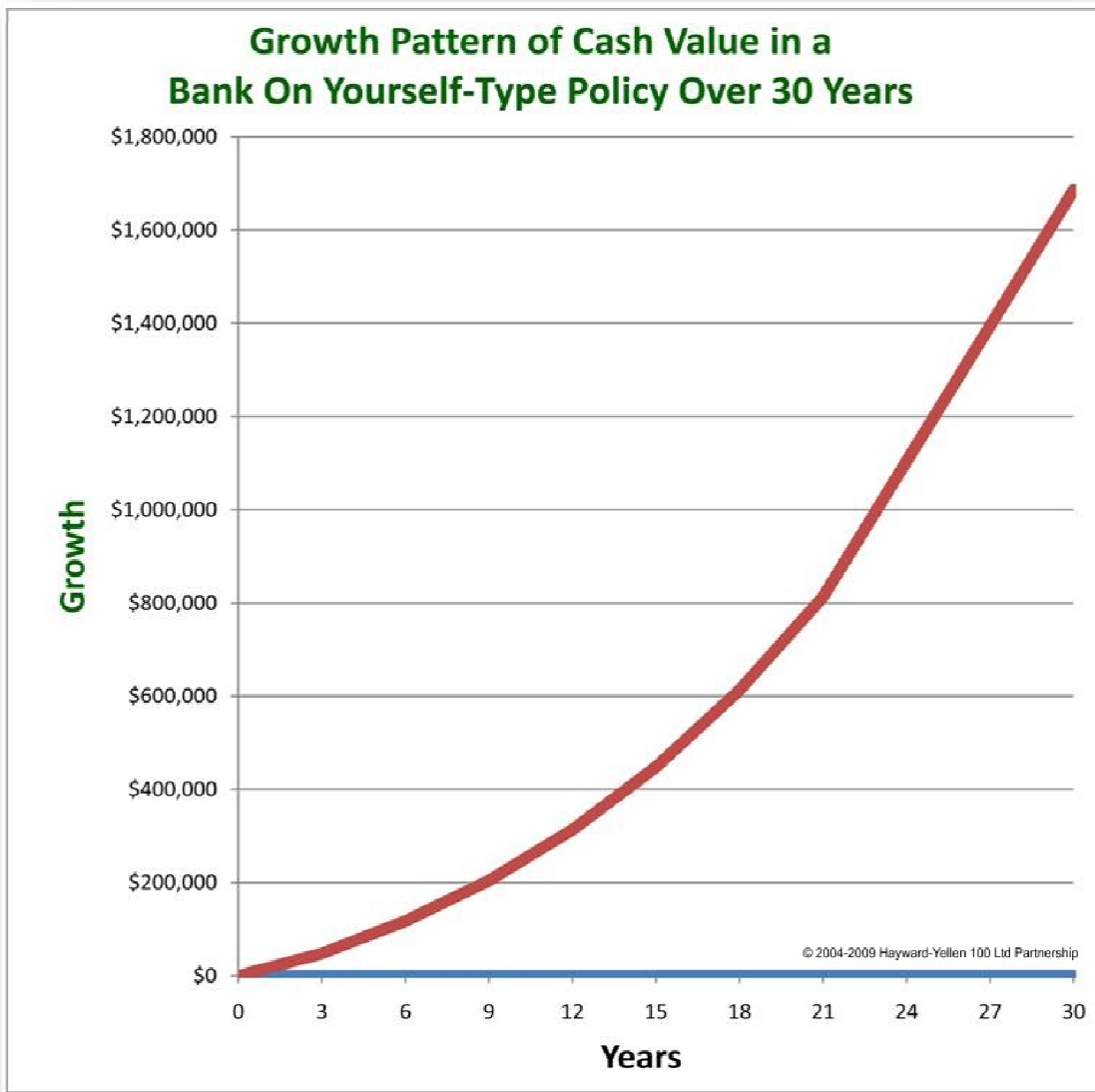
In fact, the *only* regrets most people have about Bank On Yourself are that they didn't start sooner and didn't put more into their policy.

*"I have friends who say, 'Oh, the market goes up, it goes down.' I'm like, 'No, my Bank On Yourself plan just goes up.' I love having that security and having savings that are safe and that I can get to and use if I need to. In five years, I've used my Bank On Yourself policies to become debt-free and to pay cash for the first time for a car. It was wonderful and I love my car! I already have enough in the plan to pay for a vacation to Croatia this summer."*



-Rose Hillbrand, OH

The chart below shows you the exponential nature of the growth in a properly designed Bank On Yourself policy. Remember, it gets better (more efficient) every single year, simply because you stick with it, rather than jumping from one investment to another:



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

However, no two Bank On Yourself plans are alike – each one is custom tailored to the client's unique situation. To find out how much *your* financial picture could improve if you added Bank On Yourself to your financial plan, and for a referral to a Bank On Yourself Authorized Advisor (a life insurance agent with advanced training in this method), complete the Analysis Request Form at the end of this report, or visit [www.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com). There is no cost or obligation.

*"We're using Bank On Yourself to get out of debt, to reach our retirement goals, and for our son's college. When everyone says how much they lost in their 401(k)'s, I tell them how much my Bank On Yourself policy is growing. Once you understand this, you'll jump in with both feet and never look back. It'll be the best thing that ever happens in your family."*



– Gene Pittman, TX

## I Have a Few Questions for You...

1. Can you tell me where the stock indexes will be in 10, 20, or 30 years?
2. Can you tell me what your home will be worth in 10, 20, or 30 years?
3. Can you tell me when the stock and real estate markets will have bottomed?
4. Can you tell me what your nest-egg will be worth when you're ready to tap into it?

The reality is that *none* of us knows the answers to those questions, including the financial talking heads and pundits!

Merriam-Webster defines “plan” as a means of *accomplishing* something.

Basing your financial or retirement “plan” on these methods is nothing more than a crapshoot. It’s a “wish” or a “hope.” But it’s **not** a plan. And the fact that this is how we’ve been taught to save for our future *is* the reason most Americans have no real financial security.

## What Advantages does Bank On Yourself Provide that Traditional Retirement Plans do *Not*?

1. Guaranteed, predictable growth and retirement income – with *no* luck, skill or guesswork required
2. Control of your money **without** all the restrictions imposed by the government – there are **no** penalties or restrictions for early or late withdrawals, and **no** minimum withdrawal requirements
3. Potentially tax-free retirement income - under current tax laws, dividends you withdraw are not taxed up to the amount of premium you paid in (your “cost basis”), at which point you can simply switch to borrowing your cash value with no taxes due on policy loans
4. *You can use your equity to buy things or to invest elsewhere... and your policy can continue to grow as though you never touched a dime of it*

5. It's "self-completing" – because of the death benefit, which could be *many times more* than the value of your equity in the policy, your family could even receive the money you *intended* to save, if you pass away prematurely
6. You don't have to rely on failing government programs

For these reasons – **and many more** – Bank On Yourself may well be the **ultimate financial security blanket** – in both good times *and* bad.

## How Can You Use a Bank On Yourself Plan to Get Back Every Penny You Pay for Cars, Vacations, Business Equipment or a College Education?

The average family will spend close to half a million dollars over 30 years on their cars and vacations. By simply running those purchases through a Bank On Yourself policy, you could have those dollars back in your *own* pocket, *without* taking on the risk of traditional investments.

The conventional ways of buying things are to finance them, lease them, or pay cash for them. 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 \$25,000 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 \$25,000?

**Zero! Nada! Zilch!**



**Key Concept:** All 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 your money in a *Bank On Yourself* policy, you can then borrow it to pay cash for your car – or anything else your heart desires – **and the money in your plan will continue growing as though you never touched a dime of it.**

You may be thinking, "That sounds too good to be true. How is that possible?" But here's how it works: When you take a loan from your Bank on Yourself policy, you're actually borrowing *against* the cash value of your policy and using the death benefit as collateral for the loan. If you died with a loan outstanding, they'd simply deduct it from your death benefit.

You'll 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. *Some* companies will 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 use. This feature allows you to *use* your money in the policy and *still* have it working for you.

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). But the money you're paying back to your policy ultimately ends up in *your* pocket, *instead* of someone else's pocket.

And while you *do* pay interest on your policy loans, that interest ultimately benefits *you* as policyowner, just like all the interest and investment income the company earns. I explain this in detail on pages 100-102 of my best-selling book, which you can get at a 35% discount at [www.BankOnYourself.com/products](http://www.BankOnYourself.com/products).

Let's look at a specific example of the impact financing major purchases through a Bank On Yourself policy – rather than the traditional ways – could have on the wealth you have available to use and enjoy throughout your lifetime.

This example is from my best-selling book, *Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future*:

- ✓ Paul puts \$1,000/month into a Bank On Yourself policy, starting when he's age 40
- ✓ At the beginning of the fourth year, he has more than enough in the policy to take a \$30,000 loan to pay cash for a car
- ✓ He pays the loan back over four years, paying the same interest rate a finance company would have charged (remember that **you** get to determine how you pay back the loan, **not** someone else)
- ✓ Four years later, Paul has more than enough to borrow another \$30,000 for a new car. He then pays it back to the policy again, and he keeps doing that every four years until he's financed six cars through his policy and now he's ready to retire
- ✓ Now his policy has a **cash value of \$741,000... and he had the use of six cars** (plus any trade-in value)!



**Had He Financed those Six Cars through a Finance Company, He'd have the Trade-in Value of the Cars, BUT He'd Be Out \$210,000. However, Because He Financed them through a Bank On Yourself Policy, He Ends Up with a \$741,000 Nest-Egg**



Because of the way Bank On Yourself works, it allows you to enjoy more of life's luxuries guilt-free, because you know you can do that *without* robbing your nest-egg.

(This example from my book is based on the dividend scale no later in time than July, 2008. Dividends are not guaranteed and are subject to change.)

One question you may have is...

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

The companies used 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 over 100 years**, INCLUDING during the Great Depression and *every* market crash

**\$** They're **not** in the business of insuring credit and do **not** sell any of the variable products that have caused problems for some insurance companies



*"I've used the Bank On Yourself method for the past eleven years to get back what I pay for my cars, as a ready source of capital for my business, and to help finance a real estate investment. It's safe, proven and should be part of any financial foundation."*

-Garrett Gunderson,  
New York Times  
best-selling author of  
*Killing Sacred Cows*

### Check-out this Important Information on the **Bank On Yourself Website**:

- ✓ Compare your financial plan against Bank On Yourself:  
[www.BankOnYourself.com/comparisons](http://www.BankOnYourself.com/comparisons)
- ✓ Hear how people of all ages and incomes are using Bank On Yourself:  
[www.BankOnYourself.com/success-stories](http://www.BankOnYourself.com/success-stories)
- ✓ Learn more about the Bank On Yourself Authorized Advisors:  
[www.BankOnYourself.com/certified-advisors](http://www.BankOnYourself.com/certified-advisors)
- ✓ Find out why top wealth experts endorse Bank On Yourself:  
[www.BankOnYourself.com/endorsements](http://www.BankOnYourself.com/endorsements)

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



Life insurance companies are audited regularly to ensure they maintain sufficient reserves to pay future claims. (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.)



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



The companies are rated regularly by several independent rating companies



Each state has an insurance guaranty fund that insures both the cash value and death benefit of insurance policies up to certain limits that vary by state

*"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

## 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 some of the many ways people use Bank On Yourself...

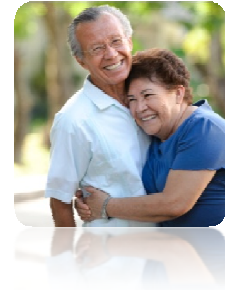
- ✓ To have a rock-solid retirement plan you could both predict *and* count on. Stop playing retirement-plan roulette and have the peace of mind comes with knowing you'll have that predictable retirement income stream
- ✓ Send your children to college - *and get the money back*
- ✓ Finance business and professional purchases yourself, so you could recapture the money you pay for them

- ✓ To create an emergency cash reserve, so you won't have the stress of putting expenses on credit cards or borrowing from friends or family
- ✓ To reduce or eliminate debt and increase your savings
- ✓ To leave a legacy to your family and/or favorite charities

## Is Age or Health a Barrier?

Many people in their 60's and 70's start Bank On Yourself policies. 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?

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.

Much like buying a TV or a couch, **all** the costs of “sales and manufacturing” are included in the price, or in this case, the premium.

To receive your free, no-obligation Analysis, fill out and fax or mail back the Analysis Request Form at the end of this Report, or request it online at:

[www.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com)

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

Most people don't have a pile of cash laying around at the end of the month. So where do you find the money to Bank On Yourself?

The Bank On Yourself Authorized Advisors are *masters* at helping people *restructure* their finances to free up money to fund a policy, **sometimes at little or no out-of-pocket cost to you**. Some of the most common ways to free up see 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 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

## 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.

New definition of "bull market":  
A random market movement causing an investor to mistake himself for a financial genius

If you're still skeptical, I *encourage* you to take the \$100,000 Challenge: I'll pay \$100,000 to the first person who can show they use a different product or strategy that can match or beat Bank On Yourself. You can take the challenge at [www.BankOnYourself.com/challenge](http://www.BankOnYourself.com/challenge).

Bank On Yourself is about building a *solid foundation* and *taking back control* of your financial future. It's *not* too late to rescue your financial plan.

## 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.

*"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)

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*. Only a handful of companies even offer policies that have all the features required to maximize the power of the Bank On Yourself method.

Unfortunately, most advisors "don't know what they don't know" and, in my experience, a little knowledge can be a dangerous thing. I referred my sister to 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.

**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?"

Requests from folks all over the country for a referral to an Advisor who 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 Program. Today, there are some 200 advisors across the country that form the core of Bank On Yourself Authorized Advisors.

They have undergone rigorous, advanced training on policy design and the technical aspects that make these policies such a powerful financial tool. In addition, they have passed a certification test, take continuing education classes, and work under the guidance of technical and policy-design experts who have each designed thousands of Bank On Yourself-type policies.

Much of the training focuses on how the advisor can coach his or her 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.

For a referral to a Bank On Yourself Authorized Advisor who can design a custom-tailored policy to help you reach as many of your goals and dreams as possible, in the shortest time possible, complete the Free Analysis Request Form at the end of this Report, or go to:

[www.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com)

There is *no* cost *or* obligation.

## Take the Next Step and Take Back Control of Your Financial Future – Starting Today

Bank On Yourself is not a magic pill, as I've noted here. I don't believe there *are* any magic pills.

But what I do know is that Bank On Yourself **provides a long-term solution to a long-term problem.** And the *only* regret expressed by those who've moved forward with this was that they didn't find out about Bank On Yourself sooner.



So, perhaps it comes down to how you answer these questions:

- ? Would you like to know what your nest egg will be worth in ten, twenty, or thirty years, or whenever you plan to tap into it?
- ? Would you like to be able to substantially increase the size of your nest egg, *without* worrying about the ups and downs of stocks, mutual funds, real estate, and other volatile investments, simply by running your major purchases through a Bank On Yourself policy?
- ? Would you like to look *forward* to opening your plan's annual statements, because they *always* contain good news and *never* any ugly surprises?
- ? Would you like to enjoy more of life's luxuries guilt-free, because you know you can do that *without* robbing your nest egg?
- ? Would you like to leap ahead financially, gain control of your money and your finances, have the sheer joy of beating the banks and finance companies at their own game... and win the money game?

If your answer to one or more of these questions is “yes,” then I hope you'll take the logical next step and investigate what Bank On Yourself can do for *you*. It's probably not too late to rescue your financial plan, *but don't put it off another day*. It's easy to find out the bottom-line results you could achieve if you added Bank On Yourself to your financial plan.

Simply go to [www.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com) and enter the information requested, and you will be put in touch with a Bank On Yourself Authorized Advisor. Or you can use the Analysis Request Form at the back of this Report.

In about an hour, the Bank On Yourself Advisor can do an Analysis that will show you how your financial picture could improve, by using the Bank On Yourself method. There will be *no* high pressure and, in fact, you will **not** be asked to buy anything at this meeting. The analysis is *free* and there's *no* obligation.

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*"The best time to plant a tree is twenty  
years ago. The second best time is today"*  
-African Proverb

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If you're concerned about where you'll find the money to fund your policy, a Bank On Yourself Advisor may be able to show you ways to do that, as I explained earlier.

And if you wish to verify whether a financial advisor you already work with is a Bank On Yourself Authorized Advisor, e-mail [info@bankonyourself.com](mailto:info@bankonyourself.com) and provide their full name and state.

Sincerely,



Pamela Yellen, President  
**Bank On Yourself**



P.S. As the great motivator, Tony Robbins, noted, *"Make it a must that whenever you hear about something, read or research something you think has value for your life, don't let it become just knowledge. Convert it into action, for it is through our actions that our destiny is shaped."*

Take action today by completing and returning the Analysis Request Form on the next page. Or visit:

[www.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com)

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<sup>1</sup> "Investors Hope the '10s Beat the '00s," Tom Lauricella, *Wall Street Journal*, 12/20/09

<sup>2</sup> DALBAR's 2008 *Quantitative Analysis of Investor Behavior*

<sup>3</sup> "Bonds Why Bother?" by Robert Arnott, *Journal of Indexes*, May/June 2009 Issue

<sup>4</sup> The Hulbert Financial Digest, The Motley Fool

# Free Bank On Yourself<sup>®</sup> 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 59-minute Bank On Yourself Analysis.

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 \_\_\_\_\_

If you were referred by a financial advisor, 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 rate the following areas of concern in order of importance from 1 to 7, with 1 being the *most* important:

- \_\_\_\_\_ 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
- \_\_\_\_\_ Get back the money I pay for major purchases
- \_\_\_\_\_ Recapture interest charges I now pay to financial institutions
- \_\_\_\_\_ Pay for college tuition and get the money back
- \_\_\_\_\_ 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 strictest confidence:**

	You	Spouse or Significant Other
Age:	_____	_____
Occupation:	_____	_____
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

**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.BankOnYourselfFreeAnalysis.com](http://www.BankOnYourselfFreeAnalysis.com)  
(if you're reading this while you're online, simply click on the link)