

CRASH COURSE IN STORING CASH

Utilizing cash value is favored by banks, favored by banks, corporations and the ultra-wealthy that protects and preserves your money with contractual guarantees and gives you tax preferred status. Cash Value is the foundation of my own never-fail-me, lifelong financial framework that I've used since 1998. It significantly boosts bottom-line returns while significantly reducing risk.

Instructions: Please checkmark any area you have completed or are currently doing.

- Pay yourself first
- 18% saved off the top
- 1/6 savings to fund your Living Wealthy Account
- Sweep relationship activated
- Set up Wealth Capture Account
- Turn Wealth Capture to Wealth Creation, automatic transfer to Cash Value
- Complete your trust and designate the trust as your beneficiary
- Host monthly Wealth Summit

How can you turn wealth capture into wealth creation? Are there better options than a checking or savings account? In this section you will compare a bank account to a Cash Flow Banking account. Check which one box from each column to compare.

Wealth Capture

- Taxable
- Low Interest
- No provision for disability
- Must pay for LTC insurance
- Must pay for term insurance
- Not protected from liability and bankruptcy
- Fully flexible
- Fully liquid
- Fairly safe financial institutions

Wealth Creation

- Not as taxable as it grows (FIFO plus loan)
- Minimum guaranteed interest plus dividend
- Waiver of premium
- Accelerated benefit rider
- Permanent death benefit
- Protected from liability and bankruptcy
- Very flexible
- Very liquid
- Very safe financial instructions



Life Insurance can be one of the worst ways to save money if done improperly. It can also be one of the safest ways to preserve wealth and safely grow your bottom line if you do it the way Warren Buffett, big banks, and corporations do. In this session, you'll discover the exact criteria we use when choosing the right company and the proper policy to make this strategy work for you.

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How to Select a Policy

- Economic Replacement/Human Life Value Determined
- Apply for Term and Whole Life with one paramed
- Find flexible funding with PUA
- High early cash value
- Waiver of premium and accelerated benefit riders available
- Find the proper agent/specialist
- Make sure they have convertible term
- Mutual company versus stock company
- Multi-billion dollar company
- Only "A" Ratings
- Minimum 100 year history
- Minimum guarantee of 4% or higher
- Strong Dividend history (always having money for a dividend even during rough economic times)

Ways to Increase Future Cash Flow

- Pay down strategy
- Coordination of Assets and Death Benefit
 - Charitable Remainder Trust
 - Reverse Mortgage
 - Pension Maximization
 - Annuities