Roadmap to Financial Success for Entrepreneurs

By
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& Jorge Zavala

BECOME YOUR OWN BANK NOW!
–
IMPLEMENTING IT IN REAL LIFE

A Better Way to Finance your Cars

- Most people say they do not have money to save.
- However, almost everyone brings a new car.
- The car costs them $ 250- $ 1,000 / month.
- If they decided to finance the purchase of their car with their own “Be Your Own Bank” insurance they would have more money and protection.
- You can start immediately.

You need 5 Steps

- 1.) When you start your insurance, put a saving that is equivalent to 3-4 months of the payment of your car to the Paid Up Addition (PUA).
- 2.) When you receive your payment you deposit in your bank.
- 3.) You send the payment of your car to the PUA of the Insurance.
- 4.) You ask for an insurance loan.
- 5.) You pay for your car.

Benefits of this Strategy

- 1.) The death benefit will go up.
- 2.) The amount you contribute to the PUA will be maximized.
- 3.) When you finish paying your car you will no longer need a bank.
- 4.) When you return the loan you will have the money again for the next one.
- 5.) Little by little you will become your own Bank!

How Do I Get The Money?

- Many people are quickly convinced that the “Be Your Own Bank" Insurance is much better, but they ask themselves, "How do I get the money for the PUA?" The reality is that a lot of money passes through your hands every year.
- The problem is that you distribute it in many places.
- The secret is to stop distributing the money and start concentrating on "Your Own Bank."
- The idea is to simplify your life and replace the use of multiple Assets with a Main one.

A Better Way to Fund a College Education

- Many parents lovingly try to take care of their children, past the age of 18. Often times they will try to pay for their children's college education to "help" the child avoid taking on student loans.
- Although we are not categorically against that, we believe it may be better for the parent to consider an alternative. Rather than paying for their child's college education outright, why not "loan" the child the money from the life insurance policy, and have the child pay it back after he or she graduates once they get a job?
- This would benefit the child by not having to get into student loans with an external creditor, and would help the parent by restoring the money lent out so it is there for the time they retire.
- This way they are not depleting their own asset pool and losing out on the returns that money would have earned.
- It also teaches the young person that an education is not "free".
- Once a student is responsible to pay for their own education, suddenly they pay more attention and get more benefit out of the education versus if someone else pays for it.

Example 1a. of how to Properly Use a BE YOUR OWN BANK Policy

- Mom pays $35,000 Annual Premiums
- $15,000 Policy Loan used to pay for college tuition
- Daughter pays back loan once she gets a job.
- Excess Premiums paid in drop over time

Customized BECOME YOUR OWN BANK Life Insurance Policy

Age Insured	Policy Year	Annual Premium	Annual Loan	Loan Repayment	Cumulative Loan&Interest	Total Premiums Contributed	Net Cash Value	Net Death Benefit
41	1	$ 35,000	$ -	$ -	$ -	$ 35,000	$ 26,463	$ 899,150
42	2	$ 35,000	$ -	$ -	$ -	$ 70,000	$ 54,396	$ 996,431
43	3	$ 35,000	$ 15,000	$ -	$ 15,750	$ 105,000	$ 74,911	$ 1,076,197
44	4	$ 35,000	$ 15,000	$ -	$ 32,288	$ 140,000	$ 96,930	$ 1,153,536
45	5	$ 35,000	$ 15,000	$ -	$ 49,652	$ 175,000	$ 120,094	$ 1,228,483
46	6	$ 20,000	$ 15,000	$ -	$ 67,885	$ 195,000	$ 129,585	$ 1,254,756
47	7	$ 20,000	$ -	$ -	$ 71,279	$ 215,000	$ 155,230	$ 1,295,504
48	8	$ 20,000	$ -	$ -	$ 74,843	$ 235,000	$ 182,092	$ 1,335,857
49	9	$ 20,000	$ -	$ -	$ 78,585	$ 255,000	$ 210,184	$ 1,375,881
50	10	$ 20,000	$ -	$ 7,500	$ 74,639	$ 275,000	$ 247,394	$ 1,423,603
51	11	$ 15,000	$ -	$ 7,500	$ 70,496	$ 290,000	$ 281,359	$ 1,458,755
52	12	$ 15,000	$ -	$ 9,000	$ 64,571	$ 305,000	$ 318,434	$ 1,496,116
53	13	$ 15,000	$ -	$ 9,000	$ 58,350	$ 320,000	$ 357,230	$ 1,534,194
54	14	$ 15,000	$ -	$ 9,000	$ 51,817	$ 335,000	$ 397,849	$ 1,572,996
55	15	$ 15,000	$ -	$ 9,000	$ 44,958	$ 350,000	$ 440,355	$ 1,612,630
56	16	$ 10,000	$ -	$ 9,000	$ 37,856	$ 360,000	$ 479,899	$ 1,642,422
57	17	$ 10,000	$ -	$ 9,000	$ 30,194	$ 370,000	$ 521,215	$ 1,673,661
58	18	$ 10,000	$ -	$ 9,000	$ 22,253	$ 380,000	$ 564,360	$ 1,706,519
59	19	$ 10,000	$ -	$ -	$ 23,366	$ 390,000	$ 599,995	$ 1,731,709
60	20	$ 10,000	$ -	$ -	$ 24,534	$ 400,000	$ 637,262	$ 1,758,302

Example 1b. of how to Properly Use a BE YOUR OWN BANK Policy

- Assume Mom pays Premiums until 65.
- At age 61 she takes policy loans to supplement her income.
- Age 66-80 she borrows until she passes away.
- Daughter gets death benefit.

Customized BECOME YOUR OWN BANK Life Insurance Policy

Age Insured	Policy Year	Annual Premium	Annual Loan	Loan Repayment	Cumulative Loan&Interest	Total Premiums Contributed	Net Cash Value	Net Death Benefit
61	21	$ 8,000	$ 30,000	$ -	$ 57,261	$ 408,000	$ 643,226	$ 1,451,882
62	22	$ 8,000	$ 30,000	$ -	$ 91,624	$ 416,000	$ 649,222	$ 1,444,928
63	23	$ 8,000	$ 30,000	$ -	$ 127,705	$ 424,000	$ 655,262	$ 1,437,359
64	24	$ 8,000	$ 30,000	$ -	$ 165,590	$ 432,000	$ 661,364	$ 1,429,068
65	25	$ 8,000	$ 30,000	$ -	$ 205,370	$ 440,000	$ 667,495	$ 1,420,033
66	26	$ -	$ 50,000	$ -	$ 268,138	$ 440,000	$ 644,249	$ 1,375,412
67	27	$ -	$ 50,000	$ -	$ 334,045	$ 440,000	$ 619,400	$ 1,329,207
68	28	$ -	$ 50,000	$ -	$ 403,247	$ 440,000	$ 592,785	$ 1,281,412
69	29	$ -	$ 50,000	$ -	$ 475,910	$ 440,000	$ 564,332	$ 1,231,819
70	30	$ -	$ 50,000	$ -	$ 552,205	$ 440,000	$ 533,963	$ 1,180,220
71	31	$ -	$ 37,500	$ -	$ 619,190	$ 440,000	$ 514,588	$ 1,139,452
72	32	$ -	$ 37,500	$ -	$ 689,525	$ 440,000	$ 493,586	$ 1,096,939
73	33	$ -	$ 37,500	$ -	$ 763,376	$ 440,000	$ 470,754	$ 1,052,663
74	34	$ -	$ 37,500	$ -	$ 840,920	$ 440,000	$ 445,881	$ 1,006,632
75	35	$ -	$ 37,500	$ -	$ 922,341	$ 440,000	$ 418,751	$ 958,761
76	36	$ -	$ 37,500	$ -	$ 1,007,833	$ 440,000	$ 389,158	$ 908,953
77	37	$ -	$ 37,500	$ -	$ 1,097,600	$ 440,000	$ 356,952	$ 857,044
78	38	$ -	$ 37,500	$ -	$ 1,191,855	$ 440,000	$ 322,001	$ 802,742
79	39	$ -	$ 37,500	$ -	$ 1,290,823	$ 440,000	$ 284,052	$ 745,854
80	40	$ -	$ 37,500	$ -	$ 1,394,739	$ 440,000	$ 242,906	$ 686,280

A Better Way to Retire

- At the end of your life if you use this strategy you will have:
- A very high Cash Value (saving for any need or emergency)
- High annual dividends (passive income)
- A high death benefit (inheritance).

Example 2 of how to Properly Use a BE YOUR OWN BANK Policy

- Man funds policy with IRA.
- He pays $50,000 Annual Premiums.
- He borrows for business loans and repays with interest.
- At age 66 he takes policy loans to retire.
- At age 71 he gets tax free death benefit.
- At age 76 he sells his home.
- At age 80 he passes away and leaves behind a death benefit.

Customized BECOME YOUR OWN BANK Life Insurance Policy

Age Insured	Policy Year	Annual Premium	Annual Loan	Loan Repayment	Cumulative Loan&Interest	Total Premiums Contributed	Net Cash Value	Net Death Benefit
51	1	$ 50,000	$ -	$ -	$ -	$ 50,000	$ 38,964	$ 915,627
52	2	$ 50,000	$ -	$ -	$ -	$ 100,000	$ 80,041	$ 1,029,687
53	3	$ 50,000	$ 75,000	$ -	$ 75,000	$ 150,000	$ 53,487	$ 1,063,621
54	4	$ 50,000	$ -	$ 42,500	$ 38,063	$ 200,000	$ 148,959	$ 1,215,818
55	5	$ 50,000	$ -	$ 38,063	$ -	$ 250,000	$ 244,405	$ 1,364,352
56	6	$ 11,000	$ 150,000	$ -	$ 157,500	$ 261,000	$ 108,816	$ 1,220,166
57	7	$ 11,000	$ -	$ 90,000	$ 70,875	$ 272,000	$ 218,235	$ 1,320,611
58	8	$ 11,000	$ -	$ 70,875	$ -	$ 283,000	$ 312,829	$ 1,405,804
59	9	$ 11,000	$ 175,000	$ -	$ 183,750	$ 294,000	$ 153,760	$ 1,236,861
60	10	$ 11,000	$ -	$ -	$ 192,938	$ 305,000	$ 170,257	$ 1,243,013
61	11	$ 50,000	$ -	$ 192,938	$ -	$ 355,000	$ 428,848	$ 1,235,911
62	12	$ 50,000	$ 225,000	$ -	$ 236,250	$ 405,000	$ 261,333	$ 1,099,482
63	13	$ 11,000	$ -	$ 100,000	$ 143,063	$ 416,000	$ 387,925	$ 1,214,109
64	14	$ 11,000	$ -	$ 100,000	$ 45,216	$ 427,000	$ 520,574	$ 1,334,231
65	15	$ 11,000	$ -	$ 45,216	$ -	$ 438,000	$ 602,030	$ 1,402,586
66	16	$ 11,000	$ 75,000	$ -	$ 78,750	$ 449,000	$ 561,073	$ 1,348,059
67	17	$ 11,000	$ 75,000	$ -	$ 161,438	$ 460,000	$ 517,769	$ 1,290,771
68	18	$ 11,000	$ 75,000	$ -	$ 248,260	$ 471,000	$ 472,001	$ 1,230,583
69	19	$ 11,000	$ 75,000	$ -	$ 339,423	$ 482,000	$ 423,671	$ 1,167,419
70	20	$ 11,000	$ 75,000	$ -	$ 435,144	$ 493,000	$ 372,664	$ 1,101,180
71	21	$ 11,000	$ -	$ 250,000	$ 194,401	$ 504,000	$ 659,871	$ 1,372,605
72	22	$ 11,000	$ 75,000	$ -	$ 282,871	$ 515,000	$ 619,698	$ 1,316,089
73	23	$ 11,000	$ 75,000	$ -	$ 375,764	$ 526,000	$ 576,987	$ 1,256,481
74	24	$ 11,000	$ 75,000	$ -	$ 473,303	$ 537,000	$ 531,593	$ 1,193,568
75	25	$ 11,000	$ 75,000	$ -	$ 575,718	$ 548,000	$ 483,337	$ 1,127,167
76	26	$ 11,000	$ 40,000	$ -	$ 646,504	$ 559,000	$ 468,660	$ 1,094,102
77	27	$ 11,000	$ 40,000	$ -	$ 720,829	$ 570,000	$ 452,238	$ 1,059,531
78	28	$ 11,000	$ 40,000	$ -	$ 798,870	$ 581,000	$ 433,983	$ 1,023,283
79	29	$ 11,000	$ 40,000	$ -	$ 880,814	$ 592,000	$ 413,835	$ 985,132
80	30	$ 11,000	$ 40,000	$ -	$ 966,855	$ 603,000	$ 391,606	$ 945,001

Using BE YOUR OWN BANK for Retirement

- One of the key things to consider to motivate you to BECOME YOUR OWN BANK is that this policy can become the source of income when you decide to retire.
- Rather than depend on the skill of some mutual fund manager who cannot predict nor guarantee his performance, and where you will have continuous annual management and other fees, but will not be able to control or predict either what the market will do or what the tax rates will be by the time you retire, why not take control of your finances into your own hands and create a more predictable income stream and you can do so in a tax advantageous manner?
- You can do this simply by choosing to take policy loans from your policy say when you reach the age of 70 or 75 and when you no longer want to work. These policy loans will be tax free.
- The idea is that this is passive income covered by the dividend earned in your policy each year.
- Of course, in order for the cash value of the account to not go down, the policy loan amount should be lower than the amount of the annual dividend.

Example 3: How to Use a BYOB Policy to Invest in Opportunities

- Man contributes to his policy with his IRA.
- He pays $50,000 in annual premiums.
- He asks for a business loan but pays with interests.
- At 66 he asks for a policy loan for his retirement.
- At 71 he receives a tax free death benefit.
- At 76 he sells his house.
- At 80 he dies and leaves a death benefit.

Seguro de Vida para Ser Tu Propio Banco

Edad del Asegurado	Año de Póliza	Prima Annual	Prestamo Annual	Pago de Prestamo	Prestamo y Interes Acumulado	Total de Primas Contribuidas	Valor Acumulado	Beneficio de Muerte
51	1	$ 50,000	$ -	$ -	$ -	$ 50,000	$ 38,964	$ 915,627
52	2	$ 50,000	$ -	$ -	$ -	$ 100,000	$ 80,041	$ 1,029,687
53	3	$ 50,000	$ 75,000	$ -	$ 75,000	$ 150,000	$ 53,487	$ 1,063,621
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How Wise is Conventional Wisdom?

- Most people have been programmed to believe that investing in the stock market via mutual funds and that putting away money into an IRA or 401(k) is the best way to plan for the future.
- Those who rely on the market just hope or assume what they put away will be enough to take care of them. They believe the common mantra that "the market always goes up over the long term" and that if they "dollar cost average" and "buy and hold" all will be well. They believe they will make 10% or 12% per year in perpetuity.
- Some financial advisors tell their clients that they can "conservatively" expect to make at least 7.5% per year.
- But is any of this conventional wisdom actually true? Are these financial advisors willing to guarantee these "conservative returns" in writing? I seriously doubt it.
- Meanwhile they try to invest for their future retirement, without use or access to their money, they spend most of their life in debt paying hundreds of thousands of dollars of interest that could have made them financially better off.

What is Better?
Getting Out of Debt or Investing?

- In the Financial Freedom Seminar we advise that for the majority of people they would be better off to focus their efforts first on getting out of debt, before they try to invest.
- Typically the rates of interest that people are paying on what they owe are larger than what they can expect to make in an investment.
- Paying down debt is a GUARANTEED rate of return whereas investing is NOT guaranteed.
- This is why it is typically not advisable to use leverage – the use of borrowed money to invest. In case it works out that is great! But if it does not, the investor on the one hand has lost his investment and on the other hand is on the hook to pay back the principal borrowed with interest. That will cause a lot of stress and is a waste of time.
- What good is it to try to gain new ground (an investment or new business) without first protecting the ground already gained (pay off mortgage to pay off house)?

What is Better? Becoming Your Own Bank or Investing?

- It is a good idea to have two pools of capital – one to "Pay yourself first" by putting away money that is designated to meet your long-term needs. This should be at least 10% of your disposable after-tax income. It is also recommended to set aside 20% of your income to pay down debt. Once you are debt free you will be able to accelerate the amount you Pay Yourself into YOUR OWN BANK account.
- What good would it do to have saved $500,000 in an IRA or 401(k) or investment account (at risk) if there is no life insurance in case of unexpected death? Which is preferable?
- Buying a life insurance policy is an instant "asset".
- Most people think it is foolish to get "only a 4% return" on a whole life insurance. They believe they can easily get a larger rate of return by investing in the stock market. Yet what they fail to see is that no investment account or bank account comes with a death benefit.
- Should something unfortunate happen to that person at a premature age, will the investment or bank account provide some coverage for their family and loved ones?

How do I Get Started?

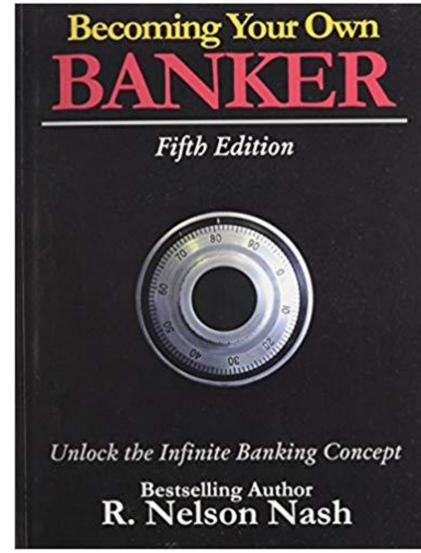
1. **DESIRE**: Once you understand what BECOME YOUR OWN BANK is all about, you need to develop the desire to make it part of your life.
2. **DECISION**: After you do an analysis of your personal situation, you have to decide if this is for you.
3. **SELECT AN AGENT**: Find an agent who can help you implement it. This has to be an individual who is not just knowledgeable and capable, but more importantly someone who has impeccable integrity and credentials, honesty, a solid track record of financial success, and someone who cares about your financial well-being. This person will become your Financial Coach. Look for someone who is committed to a lifetime relationship, NOT someone who wants a one-time transaction to make a commission.

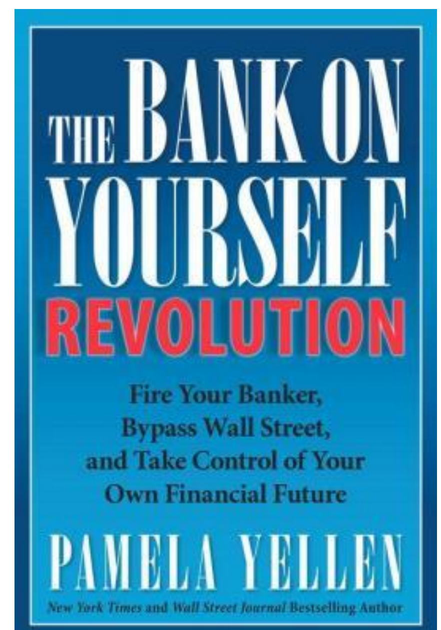
CONCLUSION

- We hope by now it is clear to you that you need to be in two businesses: Your Own Business, and in the Banking Business.
- Initially your own business will feed and create your banking business, and in the latter years your banking business you take care of you and could provide the funds for your own business.
- Follow a few simple Laws of prosperity. *The main ideas are quite simple: Money should be sound, banking should be honest, and households should be frugal. – Lara & Murphy*
- **TO BECOME FINANCIALLY FREE TAKE CONTROL OF THE BANKING FUNCTION IN YOUR LIFE NOW!**
- Our goal is not to teach you how to "get rich quick", but rather how to "get rich slow". By proper planning and design, combined with steady and consistent actions, work, savings, and the discipline and foresight to open a whole life insurance policy designed to work as a bank from a young age, a person can BECOME THEIR OWN BANK and thus take control of their financial future.

Learn More about the BYOB Concept

- If you want a 1-hour consultation on the concept of How to Be Your Own Bank, please register.
- We are authorized Bank on Yourself ™ consultants and we can help you implement a solution customized for your needs.





Design a Multi-Generational Financial Strategy

The Infinite Banking Concept can affect multiple generations if applied consistently and if it is taught to your children and grandchildren. This would enable you and your descendants to enjoy the fruits of your labor and financial freedom for the rest of their lives and never know the slavery of debt to a financial institution. This is very exciting!

This is similar to the concept of planting an orchard or a farm so that your children and grandchildren will enjoy the rewards for endless generations.

Teach HOW TO BECOME YOUR OWN BANK to Your Children

- *One of the most powerful ways to use life insurance is to obtain a policy on a child. We are paying for an insurance policy on a child, not because the child needs insurance to protect any dependents, but because this is an excellent long-term financial tool and the sooner you start a policy the more powerful it can be.*
- *The perfect gift to give your child is participating whole life insurance. The gift will set in motion a financial strategy that will last your child's lifetime. It helps you teach the child financial stewardship and create a lifelong pool of money for your child to realize every opportunity. It is a gift that helps make your child's lifetime dreams come true.*
- *By working together, parents and grandparents can create a legacy for their child(ren). Designed correctly and implemented carefully, participating whole life insurance can become part of a multi-generational family financial plan.*

– Dwayne Burnell

Teach HOW TO BECOME YOUR OWN BANK to Your Grandchildren

- *As each generation becomes grandparents, they buy life insurance on their grandchildren. If the message is passed on to each child-bearing generation – as they become grand-parents – then you can create the same effect as "the even distribution of age classes" in the growing trees, but it is far more profitable and certain as to the results.*
- *You have created "perpetual motion" in your family's financial world!*

– R. Nelson Nash

Benefit of Teaching BYOB to Your Family

- *It covers multiple generations – promotes long range planning.*
- *Underwriting problems are minimized.*
- *Tax-free build-up of cash values over a long period of time.*
- *Outlay is very small compared with the ultimate yield.*
- *Generation paying the premiums can most easily afford them.*
- *When death benefit occurs, the system becomes self-sustaining.*
- *Precludes any need for Social Security.*
- *Passive income is assured.*
- *Estate planning is greatly simplified.*
- *Wealth "mentality" is transferred to succeeding generations over a long period of time to produce consistent understanding. They are learning a process – not buying a product.*
- *Promotes the understanding of what stewardship is all about.*
- *Money won't buy happiness – but poor stewardship of money will steal happiness.*

– Becoming Your Own Banker – R. Nelson Nash

Review of Why Intergenerational Family Banking Makes Sense

- *We establish a participating whole life insurance policy on a child not because he or she needs insurance to protect any dependents, but because this is an excellent wealth-building strategy. We are looking at whole life insurance as a financial tool.*
- *By starting a policy on a child who is 5, we capture the power of compounding over a time span of 60 years. During this time, our money inside the whole life policy experiences no capital loss, no drainage from fees, and it grows through the power of compound growth.*
- *As with any participating whole life policy, all the living benefits are available including use of the policy's cash value to fund life events. A whole life policy on a child allows you to capture time and make it work for you.*
- *You set up a participating whole life policy on a child to develop a multi-generational financial strategy. Parent and children then work together to fund and use the living benefits and the death benefit of participating whole life insurance to create a financial legacy that can span family generations. As the child's policy grows, the child's parents may opt to take a loan against the cash value in their child's policy to fund or supplement their retirement. When one of the parents passes away, the outstanding loan (with interest) in the child's policy can be repaid by the death benefit from the parent's policy. Death benefits are income tax–free.*

To Schedule a Private Consultation 1-1

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THANK YOU for your Time and Attention!

Questions?

Comments?