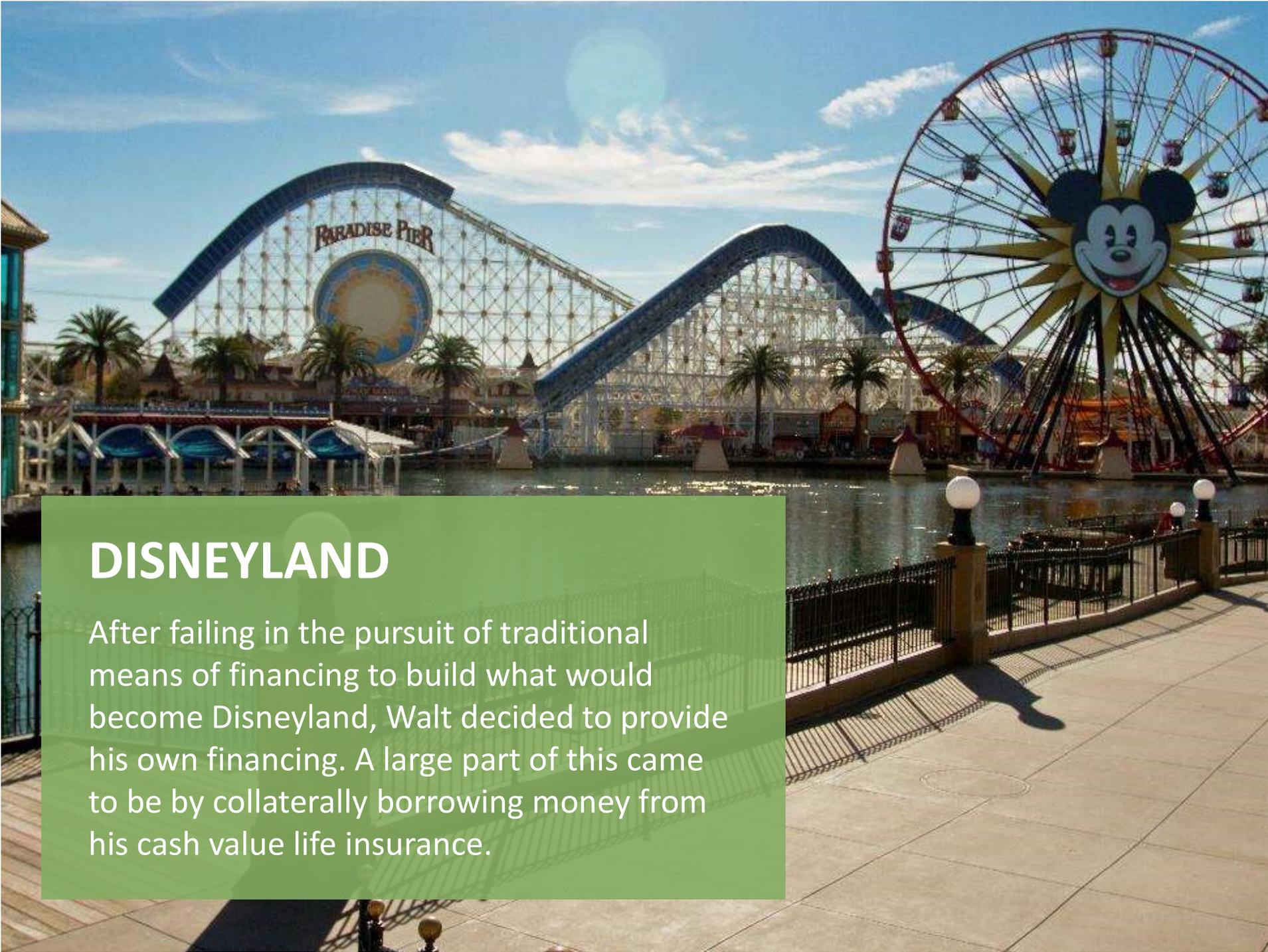




**THE WEALTHY HAVE  
BEEN USING THIS  
STRATEGY FOR  
OVER 100 YEARS**



## DISNEYLAND

After failing in the pursuit of traditional means of financing to build what would become Disneyland, Walt decided to provide his own financing. A large part of this came to be by collaterally borrowing money from his cash value life insurance.



## McDONALD'S

Ray Kroc borrowed money from two cash value life insurance policies to help cover the salaries of key employees. He also used some of the money to create an advertising campaign around emerging mascot Ronald McDonald.

A photograph of a JCPenney store building. The building is a large, single-story structure with a light-colored, textured facade. The name "JCPenney" is mounted on the wall in large, white, three-dimensional letters. The sky is blue with some light clouds. There are some trees and bushes in the foreground, and a paved area in front of the building.

# JCPenney

## JCPENNEY

The stock market crash of 1929 and the ensuing Great Depression devastated the stores. James Penney was able to borrow against his cash value life insurance policies to help the company meet its payroll and day-to-day expenses.