

# Money Wealth Life Insurance How The Wealthy Use Life Insurance As A Tax Free Personal Bank To Supercharge Their Savings

"In the dark, bewildering, trap-infested jungle of misinformation and opaque riddles that is the world of investment, JL Collins is the fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger heart." -- Malachi Rempen: Filmmaker, cartoonist, author and self-described ruffian This book grew out of a series of letters to my daughter concerning various things-mostly about money and investing-she was not yet quite ready to hear. Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical. "But Dad," she once said, "I know money is important. I just don't want to spend my life thinking about it." This was eye-opening. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run. Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms. Here's an important truth:

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Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective. The simple approach I created for her and present now to you, is not only easy to understand and implement, it is more powerful than any other. Together we'll explore: Debt: Why you must avoid it and what to do if you have it. The importance of having F-you Money. How to think about money, and the unique way understanding this is key to building your wealth. Where traditional investing advice goes wrong and what actually works. What the stock market really is and how it really works. Why the stock market always goes up and why most people still lose money investing in it. How to invest in a raging bull, or bear, market. Specific investments to implement these strategies. The Wealth Building and Wealth Preservation phases of your investing life and why they are not always tied to your age. How your asset allocation is tied to those phases and how to choose it. How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions). What investment firm to use and why the one I recommend is so far superior to the competition. Why you should be very cautious when engaging an investment advisor and whether you need to at all. Why and how you can be conned, and how to avoid becoming prey. Why I don't recommend dollar cost averaging. What financial independence looks like and how to have your money support you. What the 4% rule is and how to use it to safely spend your wealth. The

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truth behind Social Security. A Case Study on how this all can be implemented in real life. Enjoy the read, and the journey!

From a renowned financial journalist who has written for Time, Fortune, Forbes, and The New Yorker, a fresh and unexpectedly profound book that draws on hundreds of hours of exclusive interviews with many of the world's super-investors to demonstrate that the keys for building wealth hold other life lessons as well. Billionaire investors. If we think of them, it's with a mixture of awe and suspicion. Clearly, they possess a kind of genius—the proverbial Midas Touch. But are the skills they possess transferable? And do they have anything to teach us besides making money? In Richer, Wiser, Happier, William Green draws on interviews that he's conducted over twenty-five years with many of the world's greatest investors. As he discovered, their talents extend well beyond the financial realm. The most successful investors are mavericks and iconoclasts who question conventional wisdom and profit vastly from their ability to think more rationally, rigorously, and objectively. They are master game players who consciously maximize their odds of long-term success in markets and life, while also minimizing any risk of catastrophe. They draw powerful insights from many different fields, are remarkably intuitive about trends, practice fanatical discipline, and have developed a high tolerance for pain. As Green explains, the best investors can teach us not only how to become rich, but how to improve the way we think, reach decisions, assess risk, avoid costly errors, build resilience, and turn uncertainty to our advantage.

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Green ushers us into the lives of more than forty super-investors, visiting them in their offices, homes, and even their places of worship—all to share what they have to teach us. Richer, Wiser, Happier brings together the thinking of many of the greatest investment minds, from Sir John Templeton to Charlie Munger, Jack Bogle to Ed Thorp, Will Danoff to Mohnish Pabrai, Bill Miller to Laura Geritz, Joel Greenblatt to Howard Marks. In explaining how they think and why they win, this landmark book provides gems of insight that will enrich you not only financially but also professionally and personally.

If you think financial health is beyond your reach, think again. *I Will Teach You To Be Rich* is the modern money classic that has revolutionised the lives of countless people all over the world, teaching them how to effectively manage their finances, demolish their debt, save better and get the most out of their bank accounts, credit cards and investments. Now, Ramit Sethi, who has been described by Forbes as a 'wealth wizard' and by Fortune as 'the new finance guru', is back with a completely revised second edition of *I Will Teach You To Be Rich*, updating it with new tools and insights on money and psychology, along with fantastic stories of how previous readers have used the book to enrich their lives. From crushing your debt and student loans to talking your way out of late fees, to dead simple investment strategies and negotiating that big raise at work, this is the no-guilt, no-excuses, no-BS 6-week programme that will help you get your finances where you want them to be.

Although we have been successful in our careers, they

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have not turned out quite as we expected. We both have changed positions several times-for all the right reasons-but there are no pension plans vesting on our behalf. Our retirement funds are growing only through our individual contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of studying. "Why should I put time into studying subjects I will never use in real life?" he protested. Without thinking, I responded, "Because if you don't get good grades, you won't get into college." "Regardless of whether I go to college," he replied, "I'm going to be rich."

The NAACP award-winning author of *Letters to a Young Brother* presents a financial parable that counsels adults on how to use money as a tool for personal fulfillment, outlining an alternative definition of wealth while covering topics ranging from financial security to taking responsibility for personal resources. Reprint. 100,000 first printing.

Money. Wealth. Life Insurance. How the Wealthy Use Life Insurance As a Tax-free Personal Bank to Supercharge Their Savings  
Jake Thompson

New York Times bestseller Do you know what your retirement account will be worth on the day you plan to tap into it? Do you know what the tax rates will be for the rest of your life? Do you know how long you're going to live? Most people have no clue...and that's the problem

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with conventional financial planning: It's based on things you can't predict or control. Wall Street lost more than 49% of the typical investor's money – twice – since the year 2000. And studies show that because they followed the conventional wisdom, almost half of all Boomers won't have enough money to cover even basic living expenses during their retirement years. Now the financial gurus whose advice got you into this mess in the first place are telling you to "take more risk," "work till you drop," and "plan on spending less in retirement." Don't let them fool you again! In *The Bank On Yourself Revolution*, financial security expert Pamela Yellen details how hundreds of thousands of people of all ages and incomes have bucked the system to secure their families' financial futures without gambling in the Wall Street Casino or taking any unnecessary risks. You'll discover a proven step-by-step plan for growing your wealth safely, predictably, and guaranteed every single year – even when the markets are tumbling. And you'll learn how to bypass banks, credit card and financing companies to become your own source of financing for cars, vacations, a college education, business expenses and other major purchases. *The Bank On Yourself Revolution* isn't a "get-rich-quick" scheme; it's about having real wealth and financial security for as long as you live. You can finally know how much money you'll have next year, in 10, 20 or 30 years – and at every point along the way. Join the Revolution and take control of your own financial future!

The follow-up to the bestselling *The Power of Zero*, providing a blueprint to build a guaranteed, tax-free income stream that

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lasts for the long run. American retirees face a looming crisis. We are living longer than ever before, and most experts predict a dramatic rise in tax rates within the next ten years. The hard truth is that no matter how much you save, you are likely to outlive your money or watch it be taxed into oblivion. But when traditional retirement distribution strategies won't provide sufficient income in the face of higher taxes, what can you do? Tax-Free Income for Life lays out a comprehensive, step-by-step roadmap for a secure retirement. McKnight shows how the combination of guaranteed, inflation-adjusted lifetime income and a proactive asset-shifting strategy can shield you from longevity risk and the cascade of unintended consequences that result from higher taxes. It's an innovative and proven strategy that maximizes return while effectively neutralizing the two biggest risks to retirement savings. If ever there were a solution for the American retiree, it's guaranteed tax-free income for life.

Addresses personal finance issues that are of relevance to today's world of high debt and disproportionate lifestyles, addressing such topics as credit cards, student loans, credit scores, insurance, and mortgages.

How do the rich get rich? An updated edition of the "remarkable" New York Times bestseller, based on two decades of research (The Washington Post). Most of the truly wealthy in the United States don't live in Beverly Hills or on Park Avenue. They live next door. America's wealthy seldom get that way through an inheritance or an advanced degree. They bargain-shop for used cars, raise children who don't realize how rich their families are, and reject a lifestyle of flashy exhibitionism and competitive spending. In fact, the glamorous people many of us think of as "rich" are actually a tiny minority of America's truly wealthy citizens—and behave quite differently than the majority. At the time of its first publication, *The Millionaire Next Door* was a groundbreaking

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examination of America's rich—exposing for the first time the seven common qualities that appear over and over among this exclusive demographic. This edition includes a new foreword by Dr. Thomas J. Stanley—updating the original content in the context of the financial crash and the twenty-first century. “Their surprising results reveal fundamental qualities of this group that are diametrically opposed to today's earn-and-consume culture.” —Library Journal

America's elite have been using cash value life insurance to stockpile wealth for centuries. Used correctly, it is better described as a personal bank on steroids, and a financial bunker for tough times. To be clear, this book is not about the typical garbage peddled by most insurance agents. Rather, an alternative to the risky investment strategies taught by Wall Street. It details a highly efficient form of cash value life insurance designed to supercharge your savings and stockpile wealth. A product so powerful it's responsible for the success of Walt Disney, JC Penney, Ray Kroc, and thousands of others. Here's what you'll discover: How the wealthy use this vehicle to create more wealth, take less risk, and create predictable income down the road Why banks and corporations place billions of dollars in this powerful vehicle How I earned over 300 percent returns leveraging my life insurance policies How you can create a safe, predictable foundation to enhance every financial decision you make How to win with taxes and keep more of the money you make While the information compiled into this book is valuable, you'll also find three case studies that show you exactly how it works. You'll be able to visually see how it grows, how it's accessed, as well as the future income that can be taken.

\_\_\_\_\_ Influencers of this book are Nelson Nash, his book "Becoming Your Own Banker: Unlock the Infinite Banking Concept"; Pamela Yellen, her book "Bank on Yourself"; Dwayne Burnell, his book "Financial Independence

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in the 21st Century - Life Insurance \* Utilize the Infinite Banking Concept \* Compliment Your 401K - Retirement Planning With Permanent Whole Life versus Term or Universal - Create Financial Peace"; and my Father Dan Thompson, and his book "The Banking Effect: Acquiring wealth through your own Private Banking System." I was introduced to these financial strategies at a young age, and this is book represents the effort and energy on both the part of everyone of my mentors, these authors here, as well as my own diligence in learning about and implementing these very same strategies into my personal finances. This book is designed to simplify some of the concepts surrounding cash value life insurance, such as Infinite Banking and Bank on Yourself, and make them easier to understand, stripping them down to the core benefits of cash value life insurance.

Would you rather earn interest than pay it, and eliminate the necessity of paying fees to banks and jumping through hoops to get loans? Are you frustrated with being over-taxed and/or being dependent on a volatile stock market? Do you suspect that the ultra-wealthy play by a different set of rules than you do, and that their secrets have been kept just out of your reach? What would it mean to you and your family if you knew these rules to play by them too?

Are you ready to understand the difference between the middle-class and the wealthy? For years, many of us have been brainwashed into thinking that investing in RRSPs and mutual funds is the only way to save money. Year over year, we pay our bills and funnel money into the stock market, hoping that one year, we will see the return of a lifetime, which we think will make us rich. While that's happening, the wealthy are ignoring those rules and instead putting their money to work for them-they are their own bank. They are controlling, growing, and protecting their money, and then multiplying their wealth and their family's wealth, year over

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year. If you are in the first group of people mentioned and want to learn the secrets of the wealthy, this is the book for you. With the strategies explained in this book, you can become your own bank and achieve financial freedom.

A step-by-step guide to helping people overcome their blocks, push past their fears, and start making the kind of money they've never made before

The Wall Street Journal, USA Today, and BusinessWeek bestseller *Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future* reveals the secrets to taking back control of your financial future that Wall Street, banks, and credit card companies don't want you to know. Can you imagine what it would be like to look forward to opening your account statements because they always have good news and never any ugly surprises? More than 100,000 Americans of all ages, incomes, and backgrounds are already using *Bank On Yourself* to grow a nest-egg they can predict and count on, even when stocks, real estate, and other investments tumble. You'll meet some of them and hear their stories of how *Bank On Yourself* has helped them reach a wide variety of short- and longterm personal and financial goals and dreams in this book.

In Mark's third book, learn why Indexed Universal Life Insurance (IUL) has become a new asset class--protecting investors from both taxes and market declines. Why many American families are using IUL as a hedge against inflation, rising taxes and even how they grow their wealth during a recession. Learn how the right IUL can be used to build your personal tax-free family bank--to borrow for investing in real estate, stock and bonds, to expand your business, and generate returns far greater than the majority of investors. Learn how an IUL can help you grow your retirement accounts and help protect you from running out of money during your retirement years. And why the wealthy always

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use Other People's Money (OPM) in all their investing...and how you can too!

Ken Honda—Japan's #1 bestselling personal development guru—teaches you how to achieve peace of mind when it comes to money with this instant national bestseller. Too often, money is a source of fear, stress, and anger, often breaking apart relationships and even ruining lives. We like to think money is just a number or a piece of paper, but it is so much more than that. Money has the ability to smile, it changes when it is given with a certain feeling, and the energy with which it imbues us impacts not only ourselves, but others as well. Although Ken Honda is often called a “money guru,” his real job over the past decade has been to help others discover the tools they already possess to heal their own lives and relationships with money. Learn how to treat money as a welcome guest, allowing it to come and go with respect and without resentment; understand and improve your money EQ; unpack the myth of scarcity; and embrace the process of giving money, not just receiving it. This book isn't to fix you, because as Ken Honda says, you're already okay!

Private placement life insurance (PPLI) was once the exclusive domain of wealthy investors willing to tackle the logistical challenges of the offshore insurance market. The investment portfolio, tax, and estate-planning applications, and ongoing investment potential of these policies made the effort worthwhile. In recent years, though, a number of U.S.-based insurance companies have developed similar policies that meet all U.S. insurance, investment, and tax regulations. PPLI is becoming a fundamental component of effective tax, trust, and estate planning, but few sources have been available to detail the best practices—until now. The PPLI Solution can serve as a resource for effective execution. Written by leading practitioners, the book will position

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advisers to capitalize as PPLI expands further into the high-net-worth market and becomes available to individuals with an investable net worth as low as \$1 million. Few investors—whatever their net worth—will want to venture into the PPLI market without guidance. The PPLI Solution addresses the needs of investment managers, consultants, attorneys, and accountants who want to achieve the broad understanding of PPLI's applications required of those providing advice. It can serve as an authoritative source for anyone—including investors—seeking to know more about PPLI's nearly perfect tax efficiency, solid creditor protection, and powerful means of creating wealth.

"Live Your Life Insurance" shows you exactly how you can take advantage of one of the most common, but misunderstood, financial tools. In it, you'll discover exactly how you can use your life insurance to benefit you while you are alive - and help you build financial security. In addition, it will reveal ways to make the best of your policy no matter what age you are. Most people don't realize what a powerful tool they have in their life insurance policies - this book will be your guide.

The "Safe Money Millionaire" debunks the financial wisdom that has cost Americans trillions in losses in the stock market. Now more than ever baby boomers and Americans saving for retirement are looking for safety for their money rather than chasing returns on Wall Street. In this book we crush the financial myths ranging from 401(k)'s being a good place for retirement savings, to diversifying with Mutual Funds, to keeping your credit score high and getting a low interest rate. The solution is a predictable, easy to follow plan to growing wealthy without risking money on Wall Street, reducing or eliminating interest paid to banks and credit card companies, plus protecting yourself from taxes that can ravage retirement savings in qualified plans.

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Most Americans fall far too short in achieving long-lasting financial success in retirement. Conventional wealth building wisdom has been leading Americans astray for well over 35 years. In fact, following traditional financial methods towards wealth has led to 96 out of every 100 Americans failing to achieve true financial success. In her book, **WEALTH UNBROKEN**, Tax attorney and financial strategist Rebecca Walser maps out how to be one of the few who not only survives but thrives in the coming era of increasing taxes, extreme market volatility and an aged, debt-riddled America. Americans have been fed half-truths for decades, ruining their ability to create true wealth. **WEALTH UNBROKEN** subverts this prevalent misinformation and gives you the reality behind saving, building, and investing your hard-earned wealth in your current and future self. With this book, you can take the path less traveled with unflinching confidence in your lifelong financial success.

This **IS NOT** a boring discussion of life insurance written for actuaries, accountants and attorneys. Instead, it's a collection of love stories told through the words of husbands and wives, moms, dads, and their families of how each was forever impacted by an act of love demonstrated through the simple purchase of a life insurance policy. Important lessons are woven through these real stories, instead of imaginary accounts where everything goes right and there's always a happy ending. Sometimes life is difficult, but a disciplined thoughtful approach may prepare your family to preserve their respect and dignity even during the most challenging circumstances. These stories share the pain, anxiety

and joy experienced by loved ones while illuminating the tools that you can use to take charge of your own financial life for the certainty and security for those you love. As you read "Investments Don't Hug," have a highlighter nearby to mark important passages, and a pen at hand to make notes within the margins of its pages. It's also wise to have a box of tissues close by, as you pause to take in the emotional significance of its message through the tears shed by the narrators and the author. An important virtue will come through loud and clear; expressing love for your spouse and love for your children by taking the important steps to insure that your love will continue on, by protecting and sheltering the lives of those you love from the financial losses that often occur by your own death. This journey takes you through the lives of couples and their families while providing gentle lessons on how life insurance actually works, how much you may want to own and what type you may wish to purchase. Mark Bertrang, CLU(R), ChFC(R) is the creator of the Financialoscopy(R). As a professional communicator, broadcasting was his first career, but for more than a generation Mark has communicated the message of financial security. Engaging audiences at financial conferences and industry meetings throughout the country provides an outlet to share his passionate message. His desire is for all advisors to serve their clients with the same passion, gentleness and care. Bertrang's

practice centers on listening-believing that to truly understand a client takes more than a spreadsheet of numbers. Engaging a person's values, passions, and fears is often the most important part of achieving measurable success for families. It is Bertrang's belief that the life insurance contract is a 'love covenant' put into a written document that allows your love to act as the foundation to continue beyond death.

The Richest Man in the Babylon. This book deals with the personal success of each of us. Success means results coming from our efforts and ability. A good preparation is the key to our success. So keep a part of what you earn with yourself. From the benefits of saving to the essentials of getting rich, this collection of educative Babylonian fables gives you timeless information on how to make money. It guides to getting rich, attracting good fortune and the five golden rules. As a guide to understanding hydro-wealth and a powerhouse has been inspiring readers for generations. You know that Babylon became the richest city of the ancient civilization because it had reserved part of its earnings for the future. That's why citizens got everything they wanted. How can you always keep your wallet heavy, the author has taught very beautifully on this topic.

Ranging from the relatable to the utterly nonsensical and bizarre, The Book of Onions focuses on themes of loneliness, desperation, and failure. And

misplaced optimism. And perverted talking fruit. Sort of like Gary Larson's "The Far Side," if Gary were way less accomplished and suffered from depression.

The bestselling book that the New York Times hailed as "a highly readable and substantial guide to the grown-up realms of money and business," *Get a Financial Life* is a must-read for anyone in their twenties and thirties (or beyond) who wants to understand the basics of personal finance. If you've been meaning to get your finances in shape but have no idea where to start, this is your playbook. *Get a Financial Life* busts open the system, teaching tricks for becoming master of your own money universe. No matter what's happening in the economy, all the guidance you need is right here. You'll learn how to:

- Pay off your credit cards and student loans and live debt free
- Start saving, even if you're living paycheck to paycheck
- Take advantage of the latest tax rules and save a bundle
- Find smart investments while still supporting socially responsible companies
- Come up with a down payment and buy a home, even in a tough economy
- Afford grad school
- Protect yourself from identity theft

And you'll discover why a 401(k) is your best friend—in boom times and even if the market is tanking. From tracking your spending to finding deals on insurance to navigating the new world of homebuying, this easy-to-understand,

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comprehensive guide provides an up-to-date road map of the world of personal finance. Whether you earn \$30,000 or \$300,000, are single or married, are drowning in debt or just looking for ways to keep your savings secure in uncertain times, you'll find the answers you need in *Get a Financial Life*. "A daring book....A life's worth of smart financial advice" (Newsweek).

Indexed Universal Life Insurance (IUL) is one of the fastest growing financial products on the market. There are a lot of ways to sell an IUL. Here is a simple system as an Agent I used to sell Indexed Universal Life.

Through extensive research and a broad knowledge base on different financial institutions, we believe there are specific types of life insurance companies that offer specific types of life insurance contracts with certain beneficial features to a conservative saver. A properly trained financial professional can use these contracts to offer a conservative saver a tremendous alternative to traditional banking methods. Please understand that we are not actually creating a real bank for our clients or communicating that life insurance companies are the same as a bank. Rather we are attempting to design a financial vehicle that can mimic certain banking functions in one's personal/business economy - like financing big ticket purchases and controlling where your cash flow is stored.

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If you are studying for your life and health insurance licensing exam, we have the ultimate study tool for you. Life and Health Insurance License Exam Cram is a great resource to help you learn the concepts, laws, rate calculations and state and federal regulations that will be covered on the exam. You'll also receive a CD that includes a fully-customizable test engine, detailed score report and state-specific law supplement. No matter where you are taking your exam or which area you need to focus on during your studying, Life and Health Insurance License Exam Cram is your smartest way to get certified. Please note: The CD-ROM and test engine is NOT Mac iOS compatible.

"For anyone who needs to understand different types of life insurance, as well as considerations for purchasing and managing policies, this book should be on your nearby reference shelf. If you've frequently found yourself fumbling around with terminology, such as the differences between variable, universal, and variable universal life (VUL) policies, you'll finally see some light through the haze." -

MorningstarAdvisor.com Life insurance doesn't have to be complex or intimidating. Ben Baldwin's completely revised and updated guidebook makes it clear and logical, discussing how to analyze insurance products based on their investment merits and best overall financial returns. This clear, authoritative resource for consumer insurance information covers the pros and cons of Internet purchases, techniques to use capital within a policy, the fixed premium feature, insurance for different stages of life, and the new emergence of "immediate annuities."

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From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew a multimillion dollar company from a card table in his living room. If you're at all responsible for your company's success, you can't just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America's trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the "Best Place to Work" award year after year. This book presents Dave's playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you'll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave's common sense, counterculture, EntreLeadership principles!

Your financial health is more than a mere collection of debits and credits on a balance sheet. In fact, the numbers on a financial statement represent a series of decisions that, if made strategically, can ensure that each of us maintains our desired standard of living at every age and stage of life. Many people think that key financial choices are too complicated to make on their own. However, with the right information and guidance, we can all secure our own financial future. Your Money and Your Life is more than your average guide to financial planning and retirement. Acclaimed author and speaker Robert Z. Aliber helps readers to make efficient and effective financial decisions at key moments throughout their lives, such as where to go to college; if and when to buy a home; how much insurance, if any, to buy; how to manage savings and retirement; when the time is right to approach a professional advisor; and how to proceed with estate

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planning. With an eye toward the issues that are most pressing in today's economy, Aliber clearly explains the sophisticated concepts that underpin everyday money management—with the goal of making this guide the go-to reference in your financial planning library, regardless of your age or wealth. Readers of this book will come away with the sense that Aliber is their own financial planner, offering strategies that will help to guide them toward security in the present and the future. *Your Money and Your Life* is filled with examples to which readers will be able to relate, as well as checklists of "actionables" to help make their plans realities. Increasing your wealth is a worthwhile pursuit. Doing so while achieving personal fulfillment is vital. But attaining wealth should never come at the expense of your self-worth and self-respect; that would be a tragedy. Using a creative format, this breakthrough book helps you fulfill your financial dreams without sacrificing happiness, family, friends and personal fulfillment -- the things money can't buy. Financial literacy does have a heart and soul. Increase that literacy while discovering and applying those values and you will achieve your total wealth.

Is life insurance a bad investment? Don't I lose all my cash value when I die? Shouldn't I just make a bundle and invest it instead? What about my spouse or my kids-do they need life insurance? Can I borrow money from (or is it against?) a life insurance policy? My insurance advisor told me one thing about insurance, but my financial planner gave me different advice, and an expert on TV said something else entirely. What do I do now? Help! Every day, people like you and me run into questions like these-and no good answers. The truth about life insurance is that myths, misunderstandings, and even outright lies cause a lot of uncertainty around what it is, how it works, who needs it and when, and-most importantly-the great benefits it can bring to your life. This book is here to

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clear up all that confusion. With combined experience of over fifty years in the life insurance industry, Kim Butler and Jack Burns know what's true and what isn't. They've seen what works and what fails. They've lived through every success and failure the industry can throw at them. And they're fed up with seeing smart, well-meaning people fall for costly half-truths and mix-ups because they just can't find the right information. *Busting The Life Insurance Lies* takes the 38 biggest, loudest myths around life insurance and breaks them wide open. Whether you're wondering if life insurance is right for you, wanting to understand how it can help you while you're still alive, or even an insurance advisor yourself, this book will guide you to the answers you need to make the clearest, most informed decision-one you'll feel good about for the rest of your life.

Discover *The Hidden Secret to Wealth with Cash Value Life Insurance With Foolproof Life Insurance Strategies*. Dear friend, Everyone knows that life insurance is a great way to protect your loved ones financially if anything ever happens to you. But, did you know that life insurance can also act as an investment and amass you a massive pile of cash? Cash-value life insurance policies provide monetary coverage while you are living, as well as a death benefit that will go to your loved ones after you die. Unlike regular life insurance, the cash value life insurance has a built-in savings component. This cash component gains value, tax-deferred with interest, as the years go by and can be borrowed against or used as collateral, similar to a loan when you need some extra cash. But what if you could go a step further and use the cash value to earn lots of money? Well, with this book in your hands, you can do precisely that. This book contains expert knowledge and proven strategies to use cash value life insurance to maximize benefits. Despite the popular belief, cash value insurance policies are not just for the rich. If you use them

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