

Shouting It from the Rooftop about *Bank On Yourself*

Pamela Yellen talks with Bank On Yourselfer Dan Proskauer

Pamela: This is Pamela Yellen, President of Bank On Yourself, and I'm thrilled to be speaking with Bank On Yourself client Dan Proskauer again today.



Dan Proskauer

Some of our subscribers may be familiar with Dan because [I interviewed him for our blog in August of 2010](http://www.bankonyourself.com/bank-on-yourself-under-the-microscope.html) about his Bank On Yourself journey. (<http://www.bankonyourself.com/bank-on-yourself-under-the-microscope.html>)

Dan is Vice President of Technology for a major healthcare company, and he holds three U.S. patents. He is also a very analytical numbers guy who has literally spent *hundreds of hours* analyzing and spread sheeting the concept, his Bank On Yourself policies, and the effect they've had on the growth of his family's wealth.

Dan started his first Bank On Yourself policy in June of 2009, which is almost 3½ years ago. He recently made a discovery about the effect that embracing Bank On Yourself has had on his net worth that astonished him so much he told me he wanted to shout it from the rooftop so others can be aware of it, too. That's what Dan is going to share with us today, along with his top takeaways.

Dan, welcome, and thanks for joining us again and being willing to share your experiences with our subscribers.

Dan: Thank you Pamela. It's a pleasure to be here, and I'm really happy if I can do anything to help anyone else replicate what we've been able to do for our family.

Pamela: So, tell us the back story of how you came to see the astonishing effect that implementing Bank On Yourself for just 3½ years has had on your overall finances.

A Quicken Revelation

Dan: I'm happy to do that. And I'll have to tell you at the beginning, the start of the story is a little embarrassing, because I am an analytical person as you mentioned, and I'm usually very careful with attention to detail. But in this case something happened that surprised me.

The background of this is that for years and years, I'd been tracking our family's finances on Quicken. Quicken, for those of you who aren't familiar with it, is a personal financial tool that is sold by a company called Intuit. There are lots of other versions; Microsoft Money and things like that. You use it to track how much money you have in

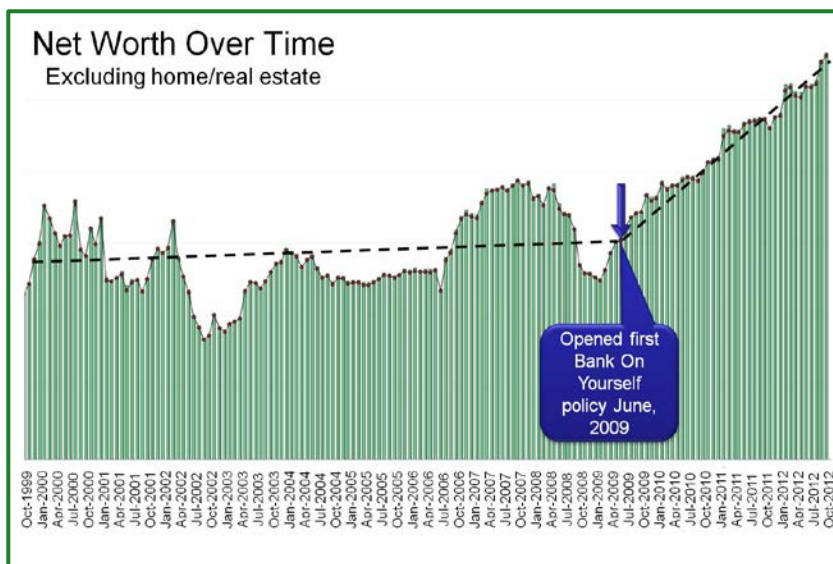
various accounts. When you pay a bill, you write down that you paid the bill, and it keeps track of your balances and such, across all of your family's finances.

So I've been doing this and diligently putting every receipt into Quicken for years and years. On the front page of my Quicken application I have a chart. The chart shows me our family's net worth, which is the value of our assets minus the value of any liabilities we have.

I look at this chart every time I start up Quicken, or at least glance at it, and I was thinking, "Man this chart just hasn't changed very much. It looks pretty much the same as it has for a long time." I was expecting to see some difference as we embarked on our journey with Bank On Yourself.

So just two weeks ago, that was bothering me so much I opened up the chart and I took a closer look at it. And I found that about two years ago, I had set it for a specific date range, and I had left it there. So for two years it was just showing me the same data over and over again and not updating with new data.

When I cleared that restriction and said, "Show me all the data from my whole record," all of a sudden I saw the most astounding thing. Literally I would say my jaw hit the floor, but in this case, my jaw hit the keyboard because my eyes were so close to the monitor.



Pamela: Wow. So what hit home for you when you saw this chart?

Dan: If you look at the chart, you see, all the way back to 1999, the ups and downs of our net worth as we were riding out various storms and good news and bad news in the economy and the stock market.

And each of those things represents times that I think everybody will be familiar with. But what you see is a tremendous amount of volatility above and below the dotted black line and a slope that's going up, which is good. Everybody wants to see their net worth increase over time, but it's *not* dramatic.

No More Volatility

And what hit me when I looked at what happened to the right of the blue arrow, from the time we opened our Bank On Yourself policies, *the picture is completely different*. It's just completely different.

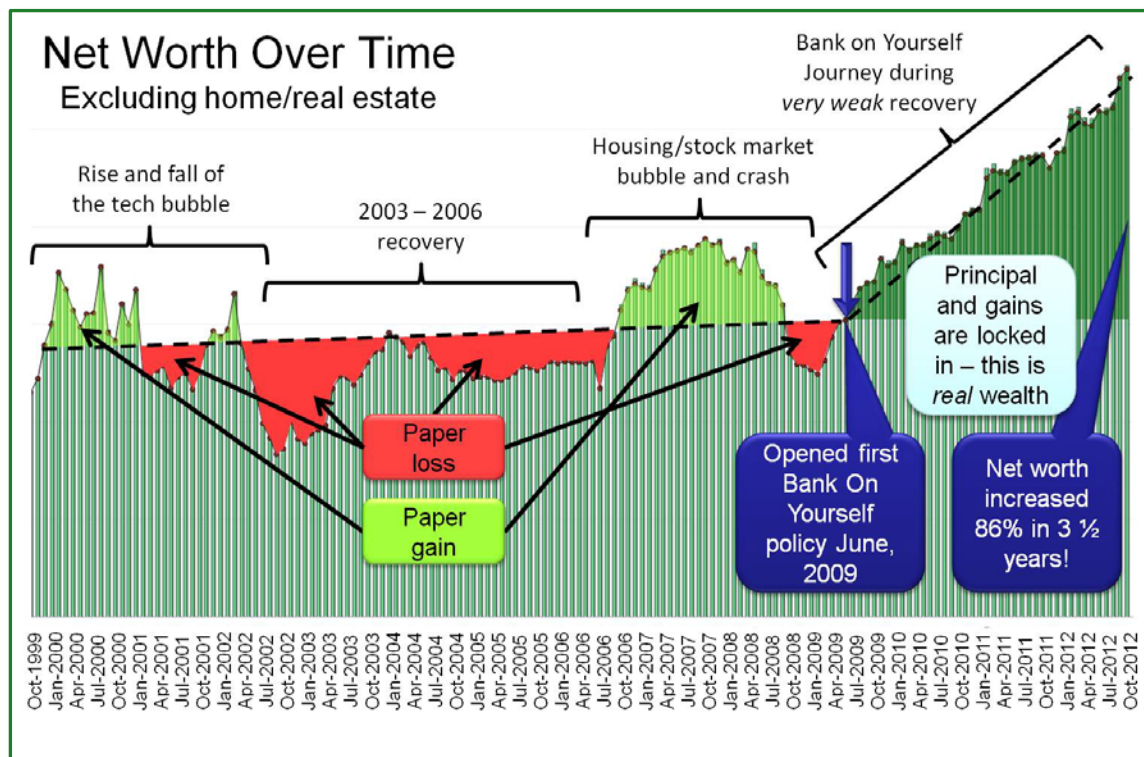
The volatility is largely gone. It's a very smooth slope, and the slope is tremendously steeper—in a *good* way—than I ever expected. That just blew me away.

Pamela: We're going to get into more detail about the differences between what you've been doing in the last 3½ years since you started Bank On Yourself and what you were doing before, but would it be safe to say that since you started Bank On Yourself in June of 2009, you've been basically out of the stock market?

Dan: Yes. It's a very interesting thing. We started Bank On Yourself, as I expect most people do, in a relatively small way. We put our toes into the water of Bank On Yourself with a couple of policies, one for my wife and one for myself, and watched how things developed.

But at the same time, all of the research that I had done, and all of the discussions I had with my Bank On Yourself Authorized Advisor, as well as with other Bank On Yourself clients, and books I was reading, started to really change my mindset about how I approached saving and investing.

To the left of the arrow, I was a very active investor in the stock market. I had stock options from my employer. I had money that I was investing. I had accounts for my



children's college education. I had 401(k)s and rollover IRAs and all of those things that the conventional wisdom says you should have.

And I had invested those things very much the way all the books tell you to—asset allocation and rebalancing periodically—and I was, I thought, very conservative, especially with my children's college funds and with my retirement savings.

As we got further into Bank On Yourself and started changing how we were thinking about wealth and saving for our future, I started to change that. I stopped playing around in the stock market (although that was helped a lot by the financial crisis when I lost all the money I had been playing around with).

Pamela: There you go.

Dan: But even in my retirement savings and our children's college savings, we started to shift that money out of the stock market. And of course, we couldn't shift it into Bank On Yourself directly, because those are government sponsored plans. They are tax-deferred, and all kinds of restrictions apply to that money. So only a small part of our family's assets were going into Bank On Yourself, but there was more impact of the Bank On Yourself journey on our overall financial situation that extended into other assets that we had.

“Paper Wealth” versus “Real Wealth”

Pamela: When you look at this chart, this graph, of your net worth over time, there are some points at which you had some nice growth when there were bull markets, and as you pointed out, you then, of course, lost that money when the bull market inevitably crashed. And it really points out to me what I have always talked about as *the difference between paper wealth and real wealth*. You look at that chart, and didn't we all feel like we were just sitting really pretty when the tech bubble was at its peak?

That was before I really saw the light myself. I was looking at how our retirement account was growing visibly every day. I mean *every* day, and some weeks there would be such an enormous jump we would be going, “We're rich! We're rich!”

And then we discovered that what goes up fast, what goes up very quickly, usually comes down with a thud. And it did come down with a thud. It took a lot of people's retirement security with them. And then of course, less than a decade later the *same* thing happened again.

So a lot of people really understand that now, to some degree. I'm not sure it's really sunk in for everybody completely, but the idea that you see what your accounts are worth, or we saw what our homes were worth.

We would get these appraisals. We would hear that our neighbor sold their home for—oh my gosh!—look how much money they sold their home for! And then you get an appraisal and you go, “My home went up by that *huge* percentage.” *And then you realize*

that it's nothing more than a number on paper unless and until you sell it and lock in your gains.

And then you still have the issue of, now what do you do with the money? Or if you were to sell your house and get lucky, you've still got to live *somewhere* don't you?

That's just paper wealth, and it's really meaningless when it comes to having financial security and predictability and knowing what your retirement account is going to be worth on the day you plan to tap into it.

Government Plans Restrict Access

Dan: I'll add one more thought to that, that I think is very important for people to realize. I realized it at the depth of the recent financial crisis. Another aspect of paper wealth is when you have money in a government-sponsored plan like an IRA or a 401(k) or a 529 plan or Keogh, or any of those plans, they're designed for long-term savings, and *not only is it paper, it's not accessible.*

You can't get to that money if you need it. Equity in your home is similar as well. If you needed some of it, you often can't get it when you need it, and as you say, of course you still need a place to live. So it's a very difficult thing for people to come to grips with how important it is to have access to your money, whether it's for an emergency or whether it's for an opportunity.

Pamela: Right. People tend to forget about that, that when an opportunity arises, you want to be able to get your hands on money so that you can take advantage of that. People found at the depths of the credit crisis that they couldn't get access to money. They just couldn't get it.

And there was a lot of damage done to people's financial plans and their nest eggs, and so on, but also a lot of opportunities that people weren't able to take advantage of.

That was one of the things that was really frustrating for you. I remember we talked about that in our original interview in 2010. You were frustrated by the fact that you had your money essentially locked up in these government-sponsored plans that have rules and restrictions. I like to say that they've got more strings attached to them than a puppet. They have all these rules and restrictions about what you can and can't do with your money, when you can take it out, when you have to pay penalties, and all of that.

Let alone taxes. A lot of those plans are about deferring your taxes, and that's another thing that no one knows the answer to. Where are the tax rates going over the long-term? Do we know what the tax rates are going to be 30 years from now?

Dan: It's a very big gamble. If you like gambling in the stock market, then gambling on future tax rates may be for you.

Pamela: Under current tax law you can take both your principle and your growth from Bank On Yourself plans with little or no taxes due on them. So that question of

what are the tax rates going to be when you're retired or 30 years after you retire, aren't even an issue.

Dan, we can't predict the future, but what if you *hadn't* embraced Bank On Yourself, you were still following the conventional wisdom, and your net worth still looked like that rollercoaster chart? What do you think it would have been like?

Dan: *Before* I saw this chart, I would have said, "Well, I'm happy with where we are, but if we hadn't done it, we probably would have been in better shape." *After* seeing this chart, *I can't say that at all.*

The Stock Market May Take Decades to Recover

Pamela: And you know people either don't know or forget how long it has taken the stock market to ultimately regain a high after a crash historically. And if we look back, there have been periods—not that long ago—where the stock market took 20 or more, 25 years, to recover, after it reached a high and then there was a crash, to get back to where it was.

People tend to forget about that, and again, we can't look forward into the future but *it's possible that another 10 years from now, we could still be, basically, back where we are today.* I mean, that is possible. No one knows. But *that's* what people are counting on for their retirement. And that's why no one has any retirement security today.

Dan: I look at this picture, and if I have to say, "Do I want to be on the left side of the arrow or the right side of the arrow?" it's a slam-dunk.

The Bank On Yourself Secret

Pamela: That's a no-brainer. And you know Dan, as I've said often, Bank On Yourself isn't a magic pill. It does take some patience and discipline.

One reason you told me you were so surprised when you updated your net worth chart is because of the fact that the cash value in your policies does not yet equal the premium that you put in.

I'm going to backtrack for just a second here just in case some people who are reading this are not aware exactly of what Bank On Yourself is.

Bank On Yourself is based on an asset that has grown in value every year for more than 160 years. And what that is, is dividend-paying whole life insurance. But Bank On Yourself is **not** the kind of whole life insurance that Suze Orman, Dave Ramsey and others talk about.

These policies have riders, or options, added on to them, so that a significant portion of your premium is directed into those riders. *Those riders make your cash value grow up to 40 times faster, especially in the early years of the policy,* than the traditional policy, the kind that Suze and Dave and others talk about. And they *cut the commission* that the agent receives by 50% to 70%. So I want to make sure I get that in there.

Like I say, it's not a magic pill. There are costs to start a policy. And there is a death benefit. Even though many people buy Bank On Yourself policies for the *living* benefits, not so much for the death benefit, there *is* a death benefit, and we should never overlook the importance of the death benefit.

But since the company is on the hook for the *full amount* of the death benefit the moment a policy is issued, the costs are the greatest at the start. **However, the reward for paying those costs upfront is that the policy is designed to grow more efficiently every single year that you hold onto it.**

And what that really means is the growth is the greatest at the time most people need it most, which is during your retirement years.

So, Dan, you came to an interesting conclusion about this initial startup phase, where you're funding the policies and your cash value doesn't yet equal the premium that you put in. Can you share the conclusion that you came to about that?

Bank On Yourself Brings Unexpected Growth

Dan: This is one of the most startling aspects of this and why my keyboard has a dent in it from my jaw when it hit the keyboard. And that is that I fully expected, when I updated that chart, that I would see our growth slope be lower. The reduced volatility is completely expected. Obviously, we're out of the stock market. We're not in the ups and downs, so I am not surprised to see the volatility be lower.

But the growth! I never expected to see that result, because I know that right now we are in that funding stage. We're only 3½ years into this. Some of our policies are only a couple of years old, and we don't have a positive return yet. So, we're basically sinking money into this for the future right now, so I would expect to see our growth be lower, because there wasn't a startup cost associated with everything else we were saving before. It was immediately there.

So, what *really* shocks me is where I thought that I was going to be sacrificing current results for the future, what's *actually* happening is because this change is so dramatic, not **only am I not sacrificing, but I'm doing better than we were before.** That just blew me away.

Pamela: That is an amazing realization to make, and to realize just how damaging it is to your overall financial health, when you're doing the conventional things that we've taught to do and the asset allocation and all that, which really just probably gave you a lot of sleepless nights.

"I Wish I Had Known About This Sooner"

Dan: *Everybody* says about Bank On Yourself, "*I wish I knew about it earlier.*" I look at this and I say, "If I'm seeing these kinds of results during the startup phase, what could have life been like had I started this years ago?"

Pamela: Absolutely. And that is the biggest regret, the most common regret we hear people have about this, is that they didn't start sooner and that they didn't put more into their plan.

I would make one recommendation for anyone reading this who has not yet started to use Bank On Yourself. I would suggest that you do go to www.BankOnYourself.com and click on the “[Request Your Free Analysis](#)” button, so that you can get a referral to one of the Bank On Yourself Authorized Advisors, like the one that Dan works with, so that **you can find out what the guaranteed minimum value of your Bank On Yourself plan would be on the day you want to tap into it, and at any point along the way.**

These are things you can actually know *in advance*. You can *know* the guaranteed minimum value of your plan at *any* given point in time.

And on top of that you have the potential for receiving dividends. Dividends are not guaranteed, but the companies used by the Bank On Yourself Authorized Advisors have paid dividends every single year for at least 100 years running. And that *includes* during the Great Depression and every single economic boom and bust. So I would recommend you [request your Free Analysis](#).

Maybe this might be a time to mention your experience with your Bank On Yourself Advisor. I know you've been working with one for 3½ years, and there are only 200 in the whole country, because we're very, very picky about who is a Bank On Yourself Advisor; about 19 out of 20 are turned down. But what's your experience with your Advisor?

Bank On Yourself Authorized Advisors

Dan: Our experience has been terrific. Not only is he incredibly knowledgeable, but he's very personable. I know that he has our best interest all the time front and center. I have never felt like he was trying to steer us into something that had any benefit to him. And he's very conscious of understanding our life situation, our goals, what's really important to us, and then helping to tailor a plan that's extremely customized.

Each policy is individually customized and tailored. We have nine policies right now. *No two of them are the same.*

Every Plan Is Customized

Pamela: Dan, people keep saying they want to be able to go to the Bank On Yourself website, and they want to be able to enter some numbers and have it spit out a plan. “This is what your plan is going to look like by entering a few numbers.”

That's *not* going to happen. When we say these plans are custom tailored, the Advisor *really* gets in and looks at your unique situation, your long-term goals, your short-term goals, where you are now. There are at least 200 factors that go into it, that are going to determine how your policy is designed and what kind of numbers you're going to see in your plan.

And you just pointed it out beautifully, because you have nine plans. Each one probably has a little bit different purpose, and each one of your plans is unique.

Dan: That's absolutely correct, and our situation is, of course, unique. I've spoken to other Bank On Yourself clients who are in very different situations. *And their plans are structured completely differently.*

I had **no** idea there was an asset class out there that had this kind of flexibility and had this kind of power, obviously, or I would have been involved in it a little earlier.

Pamela: It's one of the world's best kept secrets, and I'm doing my part to bring it to as many people as possible, as many people who will listen.

It's hard for a lot of people to hear this. It goes against the conventional wisdom. Even though they know the conventional wisdom hasn't been getting them the results that they expected or that they want, they're still skeptical about this.

And it's hard to overcome it when Suze Orman, Dave Ramsey and just about every other financial expert, if you will, says bad things. "You should never put your money into whole life because it's a lousy investment." *And yet they've never even heard of the kind of policies that are used for Bank On Yourself!*

I've got a challenge out there to any of these experts to debate me, because I can prove that these policies are different. I do that with samples of my own policies right on www.BankOnYourself.com. When you click on "[Suze Orman and Dave Ramsey: Let's Debate](#)," it shows my policies, and it shows the differences between *these* policies and the policies that all the other experts are talking about.

It is hard to get some people to open up and be open-minded and listen to this. And that's really why I so appreciate the fact that you're willing to take some time out of your very busy day and share your Bank On Yourself journey with people so that maybe, just maybe, a few more minds will open up as a result.

A Different Way to Invest in the Stock Market

Dan: If I can help a few people start this, *this* year instead of next year or instead of never, then it's well worth the time. I'm very grateful that you've taken on this mantle to try to educate people or I never would have heard about it.

Pamela: Well, thank you.

You know one of the reasons studies show that the vast majority of us consistently, significantly underperform the overall market is that we're humans. And what that means is we tend to buy and sell based on human emotions. You know, you—and other people—have this urge. You want to gamble a little bit. You want to put some money in the market or wherever, and see if you could get a better return. How do you handle the urge that many of us have to take risks with our money in hopes of getting a greater return on it?

Dan: Well, I always had a certain amount of awareness of that in myself anyway. I was careful to keep what I considered our more important money, college savings and retirement money, invested by the book. Then I had an account that I would fool around with.

And I don't do that nearly so much now. I don't feel the need to do that so much now, but I still, once in a while, will take a flier on something, and I actually did that over the summer. I was watching RIM, which is the maker of BlackBerry. I have a BlackBerry. I've had a BlackBerry for years.

I was watching the stock go down and down and down, and it got to the point where I said, "Somebody's going to buy this company just for their technology and their cash pile and this and that." So I bought some call options on RIM, hoping to turn a quick profit and all.

Now, of course, I overestimated the value other companies placed on RIM's technology because nobody has bought them so far. The stock fell by another 50% from where it was when I bought the call options. If you're not familiar with how call options work, I'll just let you know that they expired worthless.

So I lost 100% of the chips I put into that circle on that roulette wheel, but the way I look at that is, I did it *knowingly*. And I lost it all. And now I don't have to do it for another couple years.

Pamela: You got that gambling urge out of your system for a while.

Dan: Yes, that's right. And meanwhile, I'm watching the right hand side of my net worth chart and feeling really good.

"It's Turned My Entire Thinking About Money On Its Head"

Pamela: Well, how has using Bank On Yourself changed your thinking and behavior on money and finances?

Dan: I think it's turned my entire philosophy and behavior on its head. I felt like I had to be taking a certain amount of risk to make the return that I needed, to secure our future and the future for my family. **Now I realize that it's taking that risk that put our future into the land of uncertainty.** Right now, I think I can't afford to take that risk. **And I don't need to take that risk.**

And I had no idea. I expected this picture to look quite different. I expected the reduced volatility to be there, but I *never* expected the results to be the way they are.

The Beauty of Policy Loans

Dan: It really brings home the idea of capital preservation, risk reduction, access to the money. I think that's a really important thing for me in the way Bank On Yourself works, is that *you have access to that cash value* that's building up in the Bank On Yourself policies, through policy loans.

I've used policy loans a number of times. *It's the easiest thing in the world.* Within a couple days you've got the money. No questions. No forms. Nothing. It gives you all the power that you may need. You still have the ability to do what you need to do, and *the flexibility for your family to handle both emergencies and opportunities.*

Another thing that I've learned is that some of the government-sponsored plans—which are pushed incredibly hard by the government, by financial planners, by the financial press and the popular press—**they are a real trap**. There are places for them, but they are not a panacea.

The kind of advice that people live by, of maximize everything in those plans, and payoff your mortgage early, and this and that—*there are some things that can hurt you.* It's a complex topic, but the Bank On Yourself Authorized Advisors have a great handle on all of that and can really help.

Pamela: And I would mention again, if someone wants a referral to one of the 200 Authorized Advisors, you can get that by clicking on the “[Request Your Free Analysis](https://www.BankOnYourself.com)” button at www.BankOnYourself.com.

I think what you just mentioned, Dan, really brings home the question that I like to ask people, and that is, “**Does having money safe and available to you—which is what Bank On Yourself is—really take away any of your other options?**”

Dan: *I haven't seen it take away a single option. If anything, it gives me more options.* Let's take my gambling example. If I wanted to take the majority of the money that I have in Bank On Yourself and put it on that roulette wheel spin, I *could*. I would be insanely stupid, but I could do that. There's nothing stopping me.

I would say *it's liberating* more than anything else.

Pamela: And we should mention that if your policies are with **specific companies**—and there are really only about a handful that qualify—then when you do take a policy loan to either buy something (we'll talk about that in a minute) or take advantage of an opportunity, *your money in the policy continues earning the same interest and dividends as though you had never touched any of that money.* And that is something that is absolutely unique to this. There is nothing else that works that way, that I've found, anyway.

Do you feel deprived at times, like you can't afford to enjoy a nice dinner out or you can't buy something that you really want?

Dan: When we were living to the left of that arrow, no. We were able to put food on the table and save some money and also go out to eat when we chose to, take vacations the way that we wanted to. And as we shifted to the right side of that arrow, we have not changed our behavior at all. And in fact, that was one of the discussions we had with our advisor. He asked, “Do you want to try to save more by altering your spending patterns, and this and that?”

We said, “No. We’re comfortable with the amount we’re saving. We’re not looking to really change what we’re doing.”

Do the Right Thing for Your Family

Dan: I think it’s important for people to know that no matter what your income level I personally believe it’s possible to do the right thing to protect your future. Don’t spend beyond your means. Don’t live beyond your means. And I think that’s a fantastically important philosophy. And once you’re there, psychologically, then *Bank On Yourself* is a tremendous way to secure that future and to secure that savings. So, we haven’t changed what we’ve been doing. I’ll give you an example.

I’m fortunate that my mother has a home in New Hampshire. We spend some time there in the summer. My brother has four children, and I have three children, and we have a boat that we put on the lake in New Hampshire.

This boat holds eight people. When the kids were younger—and we had seven kids all within a few years of each other between the two families—we could put the four adults and maybe my mother would come along, so five adults and seven kids, which is 12 people. We could squish them into the eight-person boat, and it wasn’t too bad.

As the kids have gotten older and now my oldest is 16 and driving the boat (he doesn’t let me drive the boat any more), we could no longer do that. This summer was the first time that everyone wanted to go on the lake. And we had to take turns. That really bothered me because we enjoy boating so much. And it’s not that we’re doing it 52 weeks a year. We’re only all together up there a couple weeks a year.

But it bothered me that we couldn’t all go out on the boat at the same time. And so after my brother’s family left, I started dragging my wife around to the used boat stores. We found a 12 person boat that we really liked. And we were able to make a decision on the spot that we wanted to buy that boat.

I called my advisor and said I need a policy loan. We got the money, and we bought the boat. I set up a repayment schedule, and we’re paying off the policy loan. That was something that was a very easy decision for us to make, given that we knew our money was still continuing to grow, we knew that we had to pay back that policy loan, but that was it. That was the end of it.

Pamela: And how long did it take you to get that money in your account?

Dan: I think 2½ days.

Pamela: Wow! And like you say, you didn’t have to pledge your first born. You can pay it back on *your* schedule, *not* someone else’s. That whole aspect that it lets you become your own source of financing is tremendous.

Dan: It made for a nice negotiation with the boat dealer, too, because we were in effect paying cash.

Pamela: Yes. When you pay cash, *you* write the ticket, and you get the title right away. It's really a completely different process. I hear a lot of people talk about what it's like to pay cash for an item like that, or a car or whatever, for the first time in their life, and knowing that they have the upper hand, **and** their money continues growing in the policy at the same time is pretty awesome.

You didn't *have* to have that boat, but it was *nice* to have it because then you could enjoy your two weeks at the lake as a family all at once, so what would have been different if you didn't have the Bank On Yourself policies?

Dan: It would have made the decision a lot harder, that's for sure.

Pamela: If you had investments, you might have to liquidate them, sell them off, if you didn't have money just sitting around in a money market fund.

Dan: Yes. We would have had to decide what to stop investing in. And in this case, there was no such decision. **Our money is *still growing in the Bank On Yourself policies*.** We know how long it will take us to pay off the loan. And we know exactly how much will be there when the loan is paid off.

So, there really wasn't any kind of obstacle that we had to overcome in terms of deciding how to alter our savings and investment strategy, when we wanted to make a major purchase like that.

"I Had High Expectations for Bank On Yourself ... and They've Been Exceeded!"

Pamela: Yeah. Pretty amazing. So, Dan, what's the one thing that you'd want everyone reading this to know about Bank On Yourself?

Dan: I had high expectations for Bank On Yourself. I started slowly. *It was behaving exactly the way it was described that it would behave, very predictably.*

We got further and further into it, altered our other investment strategies to align with this, but I had high expectations making that much of a commitment. When I saw this chart, **I realized that my high expectations had been really exceeded.**

That was a tremendous feeling of accomplishment, that I made this decision. Look how well it's working out, far better, frankly, than I expected—or could have expected. So that's tremendous. I feel really good about it. Like you said, I want to shout it from the rooftops, which is very true.

The other thing is, I go to sleep every night not worrying about what's going to be the news out of Europe when I wake up in the morning, what's going to be the news out of Asia, or when I get up and go to work, what's going to happen during the day in the U.S.? *I just don't really worry about that. I know that our family has a solid and predictable financial future, with this as a foundation.*

What Bank On Yourself did was change our whole mindset. Now we have this **absolutely rock solid foundation for funding out kids' college *and* for retirement.**

Priceless Peace of Mind

Pamela: And that kind of peace of mind is just priceless. Dan, I really appreciate you taking the time out to share this with us. Again, I appreciate the fact that you don't want to keep this a secret.

You do want to share it with other people, and you do want to help others. If they could even just pick up on this a day earlier or a year earlier. I mean, that's very generous of you, and I thank you. I know that those who are reading this thank you for your generosity, as well.

I think it would be fascinating to interview you again in a year or two. We'll find out the latest on Dan Proskauer's journey with Bank On Yourself. So Dan, I appreciate it again. Thank you so much

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Pamela: I would remind our readers that if you would like to have a free, no-obligation analysis—there's no arm-twisting, there's no high-pressure—to find out what the guaranteed minimum value of your account will be on the day you want to tap into it or any point along the way, just go to www.BankOnYourself.com and click that “[Request Your Free Analysis](#)” button, and we'll get it to you.

Again, Dan, thank you.

Dan: Thank you Pamela. Thank you for the opportunity, and best of luck to everybody.



Financial security expert Pamela Yellen is president of Bank On Yourself and is a New York Times best-selling author. She investigated over 450 different financial products and strategies over two decades and ultimately concluded Americans have been *brainwashed* into believing they must accept risk and volatility in order to grow substantial wealth. Pamela has served as a source on every major TV and radio network. Her articles and interviews have appeared in thousands of major publications and websites. Contact Pamela at Info@BankOnYourself.com.