

PROTECT YOUR PRIVACY



Securing your money,
wealth and other assets
in the information age



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SOCIAL MONETARY TRANSPARENCY

Many individuals go to great lengths to secure their assets. Whether it be hiring an attorney or setting up an account, people are anxious to ensure they're protected.

It's a matter of fact that we live in a litigious society, and if by chance you get caught in a financial scrape, or for whatever reason you default on debts, a judgment can be placed against you. When a judgment is ordered, creditors can then have access to your assets—bank accounts with cash, your home, your business, etc. If a creditor wants payment, they will go to great lengths to know where a person keeps their money. Exposing an individual can be as easy as getting online and looking at public records or a person's social media page.

PROPERLY STRUCTURED
WHOLE LIFE INSURANCE
USES THE CASH VALUE
AS EQUITY, ALLOWING
YOU TO BORROW
AGAINST YOURSELF
ON YOUR TERMS.

PRIVATIZING WEALTH

One of the little-known ways to protect your assets—cash included—without paying a hefty fee to an attorney is provided by a Whole Life Insurance Policy.

Whole Life Policy naturally comes with many layers of protection. First, it's a completely private contract between owner and insurance company, and is not on public record. Second, your policy adds trust and security to your wealth system. Properly structured Whole Life Insurance uses the cash value as equity, allowing you to borrow against yourself on your terms.

Typically, Whole Life Insurance Policies are one of the few assets that cannot be seized by creditors, liquidated with bankruptcy, and given to a former spouse during divorce. However, each state abides by different laws, and in these situations, an individual should contact an attorney.

WHY BANKS MAKE MONEY FROM YOUR MONEY

The money you deposit into a bank is only insured by the FDIC up to \$250k. When you put your money into a bank account, essentially you become the bank's unsecured creditor. The bank then takes





your dollar and multiplies its use through fractional reserve lending, which means they are only required to keep 10% of every dollar deposited, they are allowed to loan the rest.

Most consumers in the United States do not realize the relationship they hold with their bank as an unsecured creditor. Because of this relationship, if the bank were to lose money on their assets and become insolvent, then you are at a loss.



MAINTAINING CONTROL OVER YOUR WEALTH

Setting up a Permanent Life Insurance Policy as part of your overall wealth plan allows you to remove the bank from the equation. Mutual Life Insurance companies are not allowed to operate on fractional reserves, which means that the cash inside of your policy is literally backed by the asset of cash itself. When you make a claim on that cash, your money will always be available to you. Mutual Insurance Companies rarely claim losses like banks do. Unlike banks, mutual insurance companies are mutually owned by policy owners. Banks invest in the stock market, while mutual insurance companies invest primarily into the bond market. Investing in bonds creates another layer of protection to anyone using their Whole Life Policy as a “bank.” Instead of using a credit score to ensure borrowing power, when you borrow against the cash value of your policy, there is no credit score. Your cash inside your policy is yours, and the insurance company has a contractual obligation to lend to you at any time and for any reason. Life Insurance

provides more guarantees than any other banking institution or financial product available.

SECURITY IN LAYERS

Banking through Whole Life Insurance allows you to invest your money in other performing assets while still earning an interest, and you receive market protection and dividends. Though dividends are not guaranteed, it is unlikely that a policyowner will not receive them. Some Life Insurance Companies have a record of paying year after year dividends for over 100 years—even during The Great Depression.

Whole Life Insurance is an easy and smart way to protect your wealth during the information age. Policy ownership is not on public record and, depending on your state’s legislation, is likely protected from any type of creditor. A whole Life Policy also provides a tax shelter, as your money accumulates tax free.

If you are looking for ways to protect and maximize your wealth and personal economy, a Whole Life Insurance policy is the best financial vehicle available to ensure you meet your needs.



No-obligation 30-minute consultation

SCHEDULE FREE CONSULTATION



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