

THE PERPETUAL WEALTH STRATEGY



PARADIGMLIFE

GROWTH | INCOME | LEGACY



CAPITAL, REAL ESTATE, CASH FLOW AND THE VELOCITY OF MONEY

How to implement a comprehensive financial system using the most desired asset in history combined with a 200 year old financial product. This combination has created financial freedom and a perpetual legacy for many and it can for you too.

In this article, you will learn about a financial system that has been followed by some of the most successful investors, individuals and institutions in history. You will learn why it is so successful. You will also learn about the steps to take to implement it. Regardless of what financial plane you are currently on, this system can be implemented on a small, medium and large scale with equal success.

SUCCESSFUL REAL ESTATE INVESTMENT

The desire for the ownership of private property is not new. Human beings have sought after this asset] for thousands of years. In the U.S., the ownership of real estate continues to be one of the keys to financial freedom. However, among the many successes people have experienced, real estate investment has burdened the uneducated and those without the

proper system. 2008-2010 created one of the best environments for massive success but also massive financial failure. Those who were prepared, organized, and educated became wealthy.

PRIVATE WEALTH REAL PROPERTY

Did you know that the famous saying in the Declaration of Independence “Life, liberty, and the pursuit of happiness” was influenced by a phrase by the acclaimed 17th century Scholar, Philosopher, and Thinker John Locke who coined the phrase: “Life, liberty, and the Pursuit of PROPERTY.” Now, Locke wasn’t just talking about real estate, but possessions which included real estate. Nonetheless, real estate absolutely falls in this category. Locke was resolute to the idea that common property or possession converts to private property or possession with the combina-

tion of a human’s mind, body and hands which are nobody’s but his. They were his natural rights, therefore the pursuit of private property is, in and of itself, a right. Locke inspired many, and, as a dissenter to the Crown, insisted on freedom and civil rights. Locke inspired many other intellectuals, which in turn created an immense desire to make the great exodus to America and pursue property, which is a vital component of freedom.

THE ASSET THAT WORKS

Why does real estate work so well? Abraham Maslow is famous for his Hierarchy of Needs, which, in short,

**“Life ,Liberty,
and the pursuit
of PROPERTY.”**



explains that human motivation starts with basic survival needs, i.e. Food, Shelter and Clothing, what he identifies as physiological needs. No other motivation can exist unless the base level of human needs are first met. Among these basic needs is shelter. Real estate houses everything within our country, businesses, retail stores, government, and families ... everything has a connection to real estate.

ANOTHER ASSET THAT WORKS

Despite the inherent benefits, real estate is not fail proof; there are inherent risks. That is why the wealthiest individuals in the world have a comprehensive plan that consists of other financial products and strategies that help mitigate these risks and add to their overall growth of wealth.

The best place to find a viable system and set of products that work are through businesses, and the wealthy banks. Banks and corporations have several different streams of cash flow ranging from their core business strategies (both domestic and international) to joint ventures, investments (stocks, bonds, etc.), and real es-

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tate holdings (industrial, agricultural, commercial, and residential).

Because banks and corporations have realized it is important to be properly protected and well rounded, there is a diversification method that has become increasingly common among these billion/trillion dollar companies in recent years. This diversification method provides significant benefits to the bottom-line of banks and corporations, and has proven itself profitable even in difficult times. These public fortune 100 and 500 com-

panies hold a large portion of their liquid capital in one of the oldest financial products in the country. In fact, most people don't even realize that this type of financial product exists. Let's take a look of one of the 3,801 banking institutions that currently use this strategy.

From 2006 to 2015, Wells Fargo increased this private asset from \$3.4B to \$18.05B. General Electric was the first to implement such a strategy, and Wal-Mart is just one example of a company that has since followed suit.

This unique asset has very valuable and useful features that would be desirable by not just companies, but by individuals and investors as well. The key features of this asset are Privacy, Tax Free Growth, and Guaranteed Financing.

The asset is a uniquely designed insurance policy which is offered by a mutual life insurance company. The purpose of this vehicle is to build liquid, immediate wealth that can be utilized right away. As mentioned, this financial vehicle was created roughly 200 years ago. Today, the business and banking industry, as



well as wealthy investors, have discovered a way to set up insurance so that it meets their immediate needs. These needs are the aforementioned features of privacy, tax free growth and guaranteed financing. It is staggering to see just how much of this financial product is on the balance sheets of businesses. Corporations and banks hold hundreds of billions of dollars and this figure grows every year.

HISTORICAL PROOF

Throughout history, several of famously successfully individuals, including multiple US presidents, used this type of account.

Leland Stanford, founder of Stanford University and The Foster Family of Farms, used the financing feature in 1939 to borrow today's equivalent of \$50,000 to start the business.

Ray Croc used the financing feature from two accounts to help start McDonalds. Doris Christopher of The Pampered Chef also used the financing feature to start her company.

One of the most famous cases was Walt Disney, who leveraged his account to start Disney World. Many U.S. Presidents also used this account to build wealth, including: James Garfield, Chester Arthur, Benjamin Harrison, William McKinley, Warren Harding, Calvin Coolidge, Herbert Hoover, Franklin D. Roosevelt, Richard Nixon and John F Kennedy.

When John McCain ran for President against Barrack Obama, he used the financing feature to fund

his initial campaign. Even famous athletes and celebrities relied on this unique asset, including: Jackie Robinson, Babe Ruth, Helen Keller, Susan B Anthony, Cecil B de Mille and Nat King Cole.

As you can see, all but John McCain have passed on and, in either memoirs or public record, disclosed that they had these accounts because they are private accounts that, when alive, are NOT part of the public record. Most notably was the fact that in 2014 the Guinness book of world records stated that a technology entrepreneur opened the single largest account in history at \$210M.

The wealthy, the famous, and the most prominent business people have used this account as part of their wealth building plan for hundreds of years.

So why isn't this account mainstream today? For the wealthy it is. For the average individual, who make up the majority of our country, Wall Street has drowned out everything but its own financial agenda. But now, with the right advisor and knowledgeable company, you can purchase this account



and include it in your wealth building plan. The key features are more valuable today than ever before.

PRIVACY

I think most Americans would be dumbfounded to know how much of their life is private. 99% isn't. Your bank accounts, retirement accounts, home equity, savings, brokerage, and most every other financial account can be seen by anyone. Unfortunately, with the high volume of litigation prevalent in our society, one small misstep can mean that those accounts can be seen and then seized.



Our unique asset is 100% private to those searching. It is a private account set up by a private individual with a private insurance company. As a Real Estate Investor, asset protection is often a step that is taken to avoid circumstances that could put your wealth in jeopardy. This private account can also protect your liquid capital.

TAX FREE GROWTH

One of the biggest wealth destroyers of our society is the taxes we pay. April 24th is known as Tax Freedom Day, because for almost 4 months the average individual works just to pay income taxes. In addition, taxes are collected on most investments. You may think your IRA or 401k is protected, but think again. The funds that those retirement accounts are invested to pay taxes, and those expenses are passed on to you. You also pay a 100% ordinary income tax when you withdraw the money. Even if you use a self-directed IRA to purchase real estate you lose because you end up taking income at the highest tax bracket.

The private account that's been described existed well before 1913,

when the tax code was created, and today is the only account left in which you have tax free gains and are not forced to withdraw the money at a point in the future like with Roth IRAs - the other account that has a tax free growth characteristic.

I am hoping that these two characteristics help you understand why so many wealthy families, as well as banks and corporations, purchase such large quantities of this account.

Unfortunately, there are only a few qualified firms in this country that have the knowledge to create a wealth building plan using this account, and teach how it can be used to boost your real estate investments. If you are reading this ebook, you are in luck. At the end you will receive some information on how to learn more, and find one of these compares.

GUARANTEED FINANCING

This feature alone is worth whatever price that has to be paid to set-up this account. When the credit markets collapsed in 2008, it almost wiped out the financial markets the same way it wiped out the American public. During that time,



there were literally 9 Million foreclosures started. There were almost 7 million personal bankruptcies filed since 2008. A real estate investor's best friend and worst enemy is financing. When credit is good, money is cheap. When credit is bad, money doesn't exist or is drastically expensive. Unfortunately, nobody has been able to predict the future, but we can hopefully all agree that the most certain thing will be uncertainty. The guaranteed financing feature allows an owner to borrow from this account at the rate that it is earning. The loan is with the mutual insurance company and is contractually guaranteed when you sign up with the account. You can borrow up to the amount of your account. The financing feature is similar to a line of credit, so when you make payments to your principal loan balance, another loan can be taken at any time, as long as the total balance loan does not exceed the total cash value in your account. There is no particular schedule of repayment and this is an interest only loan with payment due once per year. There is no comparable financing that is out there. As you have read, this borrowing feature has been the seed capital

for several billion dollar companies. It can also be the seed capital for any real estate deal. Let's look an example of how this account works with Real Estate.

EXAMPLE

Just as money is saved in a bank deposit account, like a checking or savings account, money is paid into this insurance policy. The policy establishes a liquid, immediate value called cash value. This cash value earns guaranteed interest and a dividend each year. When the cash

value is sufficient for the purchase of an asset such as real estate, a loan is requested from the insurance company. The loan is transferred from the insurance company to your investment account. When you receive cash flow or interest on your other investments, you then use that to pay back the insurance company. As mentioned, the financing feature is like a line of credit so as the loan is paid back, you can borrow as soon as the next opportunity is available to you. When that next opportunity is available





you repeat the process again. The repetition of this process is known as the velocity of money.

ADDED BONUS

There is another feature that separates this financial vehicle from any other which is the fact that there is a legacy value. The Legacy Value pays out tax-free upon the passing of the person who purchased the account. This Legacy Value can be extremely helpful for real estate investors who would like their Estate to own the real estate, but maybe not the debt they used to acquire it. The Legacy Value can also act as the sum that transfers into a trust that can be used by your inheri-

tors to go to college, go on family retreats, start a business, start a FAMILY BANK or invest in more real estate.

THE GREATEST SYSTEM IN THE WORLD

Using this unique insurance account with real estate is one of the best ways to build wealth and financial freedom. Real Estate, this unique insurance account, and the implementation of the velocity of money is a method that has been used by the financially successful for generations and now you too can implement it. It is the Perpetual Wealth Strategy. This system is not taught by the traditionally trained Financial Advisor, but by specialists that

understand the value of the account from the property features explained but most importantly the knowledge of how it applies to the specific scenario at hand, Real Estate. Now you have the opportunity to implement the most sought after asset in history (real estate) with the most time-tested financial vehicle available today to create wealth, financial freedom, and a legacy for your family.

TAKE CHARGE OF YOUR WEALTH TODAY!

The wealth strategists of Paradigm Life® has created a free eLearning program called Be Your Bank, where you can learn more about on this system.

No-obligation 30-minute consultation

SCHEDULE FREE CONSULTATION



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