

What is Your Personal Bank?

Your Personal Bank™ is a financial concept that strategically integrates specific financial tools from the banking and insurance industries to continue growth on funds even when you access them for other purposes.

First, a high cash value policy is established to maximize cash growth on a tax-favored basis. This is not an insurance policy most people are familiar with. These policies focus primarily on high cash growth, liquidity and are tax-favored. Between 60% to 95%+ cash is available day one, increasing to 100%+ in a few years, depending on the individual situation and how the policy is structured.

Second, a line of credit is established with a bank using the policy as collateral. Typically, the interest rate charged on the line of credit is less than the interest earned in the policy. There are no loan fees. Interest is charged only when you access the funds. The interest is usually tax-deductible if used for business purposes.

Therefore, when you access funds from your bank line of credit, the money in your policy is increasing faster than the interest charged on the line of credit. A positive arbitrage situation is created.

The funds in the policy are principle guaranteed by the insurance company. This creates a very safe leverage of your money because the underlying asset (policy) does not lose value.

Your Personal Bank™ is often used by businesses, real estate investors, and individuals to pay down debt, purchase items, and invest in other assets. This strategy has been used successfully for over a century.

There are two primary growth options for *Your Personal Bank*™ policies. Both are principle guaranteed (no market loss), tax-favored, and can utilize the bank line of credit to access funds, typically at a lesser cost than the interest earned (positive arbitrage).

Consistent Steady Growth – guaranteed growth every year – current rate =5%

Performance Factor Growth – up to 2.7x index credit (minus fee) with limited downside (currently 7.5%)

For more information and/or determine what balance of growth options are best for you, please contact us.



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Founder and President

- Host of the **Your Personal Bank**™ radio show on **Money Radio**, 1510am and 105.3fm in Phoenix
- President and Founder of Secure Estate Management
- Successful entrepreneur of several businesses - retail, construction, real estate, and financial services
- Chairman of the Board of an FDIC insured bank in formation

**Your
PersonalBank**™
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