

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 50% to 85%+ 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. 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.

If you access funds from the bank line of credit, the money in your policy increases faster historically than the interest charged on the line of credit. You keep the difference! This is positive arbitrage. The funds in the policy are principal 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 principal guaranteed (no market loss), highly liquid, tax-favored, and can utilize the bank lines of credit to access funds, typically at a lesser cost than the interest earned (positive arbitrage).

Consistent Steady Growth: *guaranteed growth each year – contact us for current rates

Index Growth: *gains based on index (typically S&P500) with principal guaranteed

Bank Line of Credit: *rates typically lowest available and vary by account size - contact us for current rates

Contact me at YourPersonalBank.com, ferenc@yourpersonalbank.com or **866-268-4422** for more info.



YourPersonalBank™

Host of the nationally syndicated **Your Personal Bank Radio Show**™

- Founder of Your Personal Bank™
- Successful entrepreneur of several businesses - retail, construction, real estate, and financial services
- Former Chairman of the Board of an FDIC insured bank in formation