

How to Fire Your Banker and Become Your Own Source of Financing!

by Pamela Yellen

Have you ever sat down and totaled how much you've spent on financing costs for your practice?

If not, it might be because you know the answer would make you gasp. Whether you finance or lease your equipment, it's going to cost you hundreds of thousands of dollars in interest payments you'll never see again.

What if I told you there was a way to bypass banks and other financing institutions altogether and become your own source of financing? And what if, in the process, you could recapture all the interest you now pay to finance companies?

Imagine being able to get your hands on the capital you need to build a cutting-edge practice and gain an almost

unfair advantage over every other dentist in town by answering only one question:

"How much do you want?"

And what if I told you that this method of buying whatever you need is even better than paying cash, because the account you took the money from to pay for these purchases continues growing as though you never touched a dime of it?

Too Good to Be True?

If you're like most people, you're probably thinking this sounds way too good to be true. That's what I thought when I first heard about it. But this strategy has been around for over 100 years and famous people like Walt Disney and J.C. Penney used it to finance their businesses when no banker would lend them a dime.

However, for obvious reasons, your banker is desperately hoping you never find out about it!

So what kind of account or product is used to accomplish all this?

It's a little-known, turbo-charged variation of a financial asset that has increased in value during every single market crash and in every period of economic boom and bust for more than 160 years – dividend-paying whole life insurance. But this is not the kind of whole life policy most advisors and experts talk about!

With this variation, you don't have to die to "win." And it can beat the pants off your traditional saving or investing strategies. It requires a dividend-paying whole life policy with some features added on to it that maybe one in 1,000 financial advisors or experts know about or fully understands.

A large portion of your premium goes into a rider that significantly super-charges the growth of your money in the policy and reduces the commission the agent receives by 50-70%.

One likely reason you haven't heard about this before (be-



sides the fact that you need an agent willing to give up much of their commission) is that only a handful of companies offer a product that has all the features needed to maximize the power of this strategy that I call “Bank On Yourself.”

Some companies let you take loans from your policy and continue to pay you the same guaranteed annual cash value increase, plus the same dividend as if you had never borrowed anything from the plan. (Dividends aren’t guaranteed, but some companies have paid them every year for over 100 years.)

This feature allows you to use your money in the policy and still have it working for you!

And while you do pay interest on policy loans (typically at below-market rates) that interest ultimately benefits you as policy owner, just like all the interest and investment income the company earns.

In fact, if you borrow \$100,000 from your policy and pay it back at the interest rate the company charges, you’ll end up with the exact same cash value as you would if you didn’t use your policy for financing.

If you were to finance a \$100,000 Cad/Cam system, your actual cost is \$100,000, plus the interest you pay on the loan.

If you were to pay cash for the machine, what’s your actual cost?

Answer: It will cost you \$100,000 plus the opportunity cost – the loss of interest that your \$100,000 could have earned.

That’s why the Bank On Yourself strategy is even better than directly paying cash.



The Ultimate Wealth-Building and Retirement Strategy

In-the-know dentists are also using this strategy to double as a bullet-proof retirement plan alternative. You make money (guaranteed and predictable) whether the stock market goes up, down, or sideways. All gains are locked in the moment they are credited to your plan. And you can even take income from the plan with no taxes due, under current tax law.

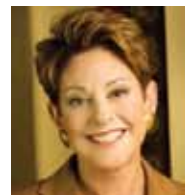
You won’t have to worry about another lost decade in your financial plan. (We’re actually going on 12 years of stagnation in the stock market, as I write this.) In fact, you’ll never again have a single lost day. And you’ll (finally) be able to answer this question: How much will your retirement account be worth on the day you plan to tap into it?

Because if you don’t know the answer to that question, you don’t really have a plan – you’re gambling!

After all your hard work and all that money you invested in your education and your practice, shouldn’t the decision to retire – or not – be a matter of choice, not necessity?

I’ll be sharing more about how the “Bank On Yourself” strategy lets you bypass banks, brokers and Wall Street at the Spring Break Conference – hope to meet you there!

Pamela Yellen is a financial security expert and New York Times best-selling author of Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future. For a FREE Report, “The Ultimate Wealth-Building and Retirement Strategy,” visit www.BankOnYourself.com.



“We are continually faced with a series of great opportunities brilliantly disguised as insoluble problems.”

– John W. Gardner