

## **Take the \$10,000.00 Bank On Yourself™ Challenge!**

### **Compare Your BEST Saving, Investing or Retirement Planning Strategy to These 18 Wealth-Building Advantages and Guarantees That Bank On Yourself™ Gives You...**

#### **If Your Strategy Can Do What Bank On Yourself™ Can, You Could Pocket an Easy \$10,000!\***

(\*Get the Challenge Rules at [www.BankOnYourselfChallenge.com](http://www.BankOnYourselfChallenge.com))

#	Does Your Favorite Strategy Give You This Benefit?	Yes	No	I wish!
1	Your plan increases at a contractually guaranteed rate each year			
2	Your principal can <b>not</b> be lost due to a correction or downturn in the stock or real estate markets			
3	Your account could be held and managed by a company so rock-solid, that it's part of a Fortune 500 family of companies that has been in business for more than 100 years			
4	If the company that holds your account experiences financial results that are better than their projected "worst-case" scenario, you <b>also</b> receive a dividend, <b>in addition to</b> your contractually guaranteed rate of increase			
5	Once credited to your account, neither your guaranteed annual increase <b>nor</b> any dividends you may have received can be lost due to a stock OR real estate market correction			
6	You can have peace of mind knowing that your growth (as well as your principal) in the plan are safe and secure			
7	You <b>don't</b> have to depend on luck <b>or</b> skill in choosing the right stock, mutual fund or other investment			
8	If you pay for big-ticket items by borrowing your equity from your plan to pay cash for major purchases, and then pay your plan back with interest (just as an outside lender would have required you to do), you could <b>get back</b> the interest you'd otherwise pay to financial institutions, and never see again			
9	When you pay for things as described in #8, you can also <b>get back</b> the <b>entire</b> purchase price of big-ticket items, over time!			
10	Your plan comes with tax advantages. According to current tax laws, it is possible to get your hands on both your principal <b>and</b> growth, tax-free. Dividends you leave in your plan are not taxable. And dividends you take out of your plan are <b>not</b> taxed until they exceed the amount you put into the plan (your "cost-basis"), then you could switch to borrowing your "cash value" tax-free			
11	You are in control of the equity in your plan, and you <b>don't</b> have to sell or liquidate your plan, investment or asset to get your hands on your equity. You could even <b>use</b> your money in the plan, and it can <b>still</b> be working for you, at the same time!			
12	You can borrow some or all of your equity in your plan and use it to invest in something <b>else</b> , or use it to buy the things you want, and your plan can continue earning dividends as though you <b>never</b> borrowed a dime of it! <b>This means your money could do double duty for you!</b> Also, unlike a stock brokerage margin account, they can't "call" your loan or liquidate your account to cover your loan. You also <b>can't</b> be turned down for a loan (as long as you have equity in the plan), and you <b>don't</b> have to fill out any credit applications			
13	Your plan is <b>not</b> dependent on government-sponsored programs like Social Security or Medicare, both of which are predicted to go bankrupt. You also don't need to depend on an employer to keep their pension or retirement plan promises			
14	You can have access to your equity in the plan to provide retirement income – when and how you want it – with <b>no</b> government penalties for “early” withdrawal, or for waiting “too long”. There are also <b>no</b> penalties for taking out “too little” each year and no mandatory annual “minimum withdrawal” requirements			
15	Your plan has a guaranteed value at "maturity." If you pass on before then, the <b>full</b> maturity value can go to your family and/or favorite charities. And it could go to them			

	income-tax free, according to current tax law (IRS Section 101). What this means is that your loved ones could even get the money you <i>intended</i> to save!			
16	The money in your plan may be protected from creditors and lawsuits. (Tax laws vary from state to state, so consult with legal counsel to determine what's applicable in your state.)			
17	You can predict the minimum guaranteed value of your plan in any given year (less any outstanding loans you've taken from the plan), as well as the minimum annual income you could take from the plan and for how long. (If the company that holds your account does better than predicted, you could have more.)			
18	You don't have to be a tycoon to get started. The minimum amount required to get started is very low, <b>and</b> there is <b>no</b> upper limit imposed by the government on how much you can put into your plan each year			

**How Many of These 18 Advantages and Guarantees  
Does Your Preferred Strategy Give You?**

**Now, Go Back and Look at the Advantages You Put on Your  
"Wish List," Because Your Preferred Strategy *Doesn't* Have Them.**

**Which One is MOST Important to You... and Why?**

**NOTE:** You could lose some of these important advantages if your Bank On Yourself™ plan is from the wrong company or if the wrong product is used, or if your plan is structured incorrectly. Fewer than one out of 1,000 financial advisors have the necessary knowledge to implement this strategy properly, so be sure to work with a Bank On Yourself™ Certified Advisor who has access to the right companies and products, and knows how to structure the plan properly.