

Bank On Yourself™!

How to Pocket the Interest You Now Pay to Banks, Credit Cards and Finance Companies... and Turn It Into Personal Wealth and a Tax-Free Income for Life

Discover how to...

- ✓ Recapture the *entire* purchase price of your cars and other big-ticket items, over a reasonably short period of time
- ✓ Increase your monthly cash flow by an average of 20-30%, simply by changing the way you purchase things (this does not require you to "give up" things)
- ✓ Wake up at the beginning of each and *every* year with more wealth than you had the year before—no matter *what* happens in the stock market!
- ✓ Plus, you can benefit from this strategy *even if you typically pay cash* for major purchases!



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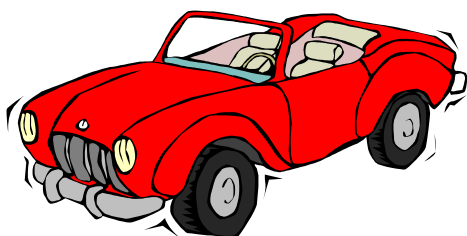
While a great deal of care has been taken to provide accurate and current information, the ideas, suggestions, general principles and conclusions presented here are subject to local, state and federal laws and regulations and revisions of same, and are intended for informational purposes only. Always consult with qualified legal or tax counsel regarding current laws and regulations and how they apply to your situation. Figures that are shown here are based on 2003 interest rates and assumptions, which, of course, are subject to change.

You Can Use this Little-Known But Proven, Time-Tested Strategy to...

- ✓ Finance a car, home, credit card debt, college education, home theater, boat or RV, vacation of a lifetime or business equipment--and pocket all the interest that you would have otherwise given to banks and finance companies!
- ✓ Recapture the *entire* purchase price of your cars and other big-ticket items, over a reasonably short period of time
- ✓ Increase your monthly cash flow by an average of 20-30%, simply by changing the way you purchase things (this does not require you to "give up" things)
- ✓ Wake up at the beginning of each and *every* year with more wealth than you had the year before—no matter *what* happens in the stock market!
- ✓ Create a tax-free stream of income for life!
- ✓ Plus, you can benefit from this strategy *even if you typically pay cash* for major purchases!



The Easiest Place for Most People to *Start* "Banking on Themselves™" Is by Financing Their Own Car

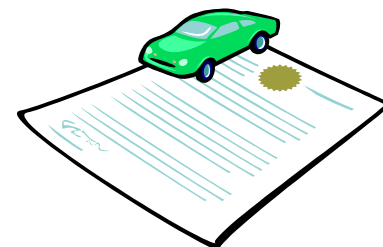


Unfortunately, there's no such thing as a "magic bullet"—I can't show you how to finance your own car starting *tomorrow*, because...

- ✓ If you want to become your own finance company, there's going to be a "start-up" or "capitalization" phase, just as there is when you start up *any* new business
- ✓ However, you can finance your own car in just a few years... *and once you do, you'll never have to throw money away leasing or financing a car for the rest of your life!*

To Understand How This Works, It Helps to Look at the Ways People Typically Purchase a Car...

To keep this illustration as simple as possible and to compare apples to apples, we are making these assumptions:



1. We are not factoring in any down-payment
2. We are not factoring in any trade-in value a car may have
3. We are not factoring in inflation
4. We are assuming you will buy a new \$25,000 car every 4 years, from age 40 until you turn 80. Of course, you may spend more on your car, or less, or you may be older or younger than 40. Just keep in mind that this example gives you a *starting place* to understand the power of becoming your own finance company
5. We assume a conservative historical interest rate on your car loan or lease of 7.5%. (Do you remember it wasn't long ago that car loan interest rates were higher? In 1997, it was 7.99%, in 1994, it was 8.5%¹, in 1991, it was 11%²)
6. We calculated the "lost opportunity cost" (LOC)—which is what you *would* have earned by *investing* the interest you gave to the finance company—by assuming you could get a 5% return (long-term) on that money, had you put it into a savings account instead

¹ USA Today

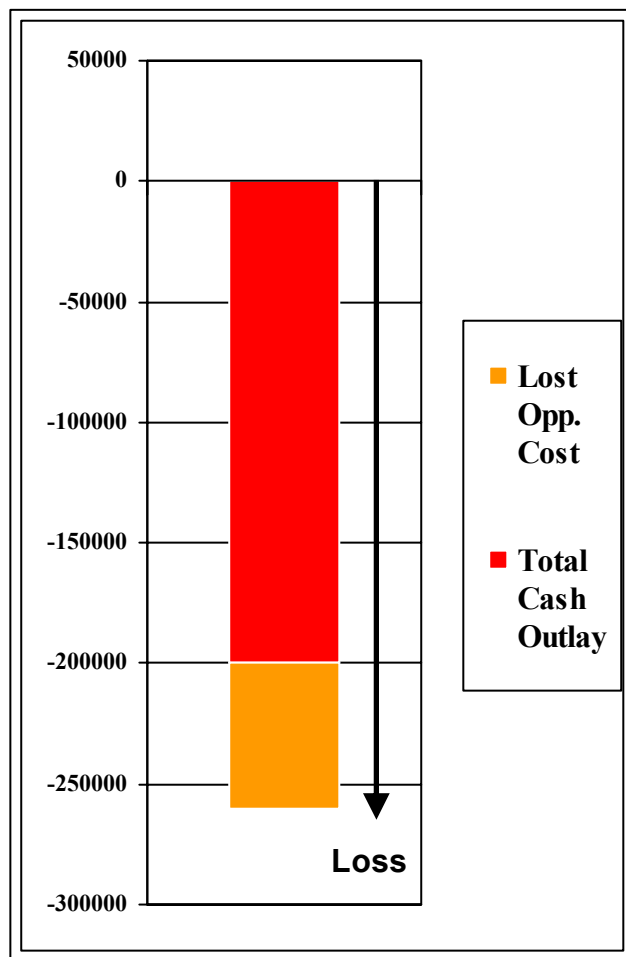
² Kiplinger's Personal Finance Magazine

Option 1: Lease the Car

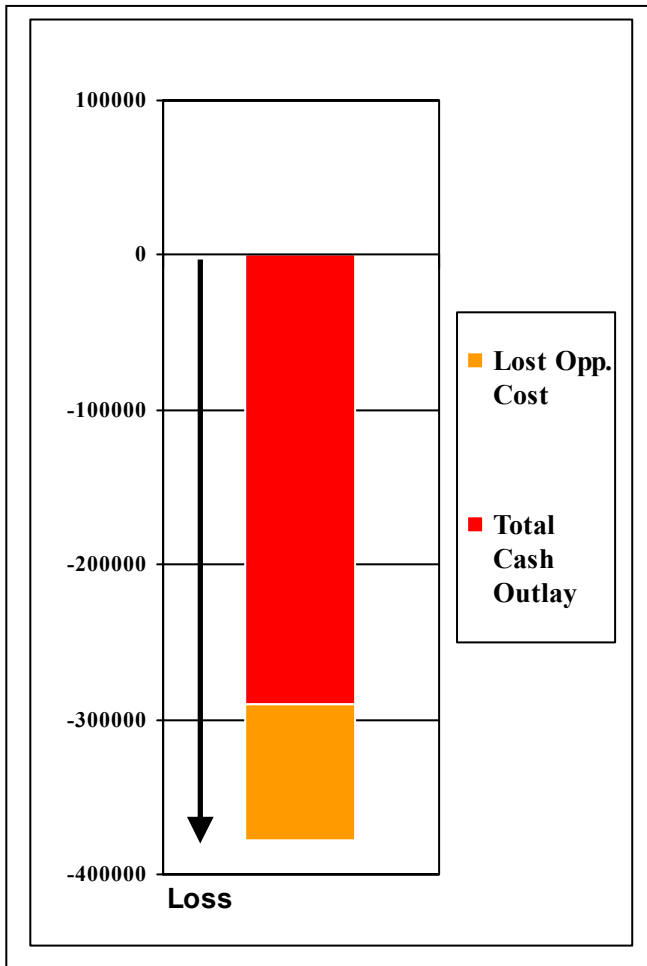
- ✓ Your monthly payment is \$416, of which \$57.56 is interest (current interest rate on leasing is about 7.5%)--you do this for 40 years (leasing a new car every 4 years)
- ✓ Total Cash Outlay \$199,680
- ✓ Lost Opportunity Cost + 60,208
(what you *could* have earned on your interest)
- ✓ Your total cost = \$259,888

Other Drawbacks of Leasing:

1. You have no equity and you get nothing back at the end of each lease!
2. You typically pay a large down payment
3. Lease company may make you pay extra for depreciation, wear and tear or high mileage



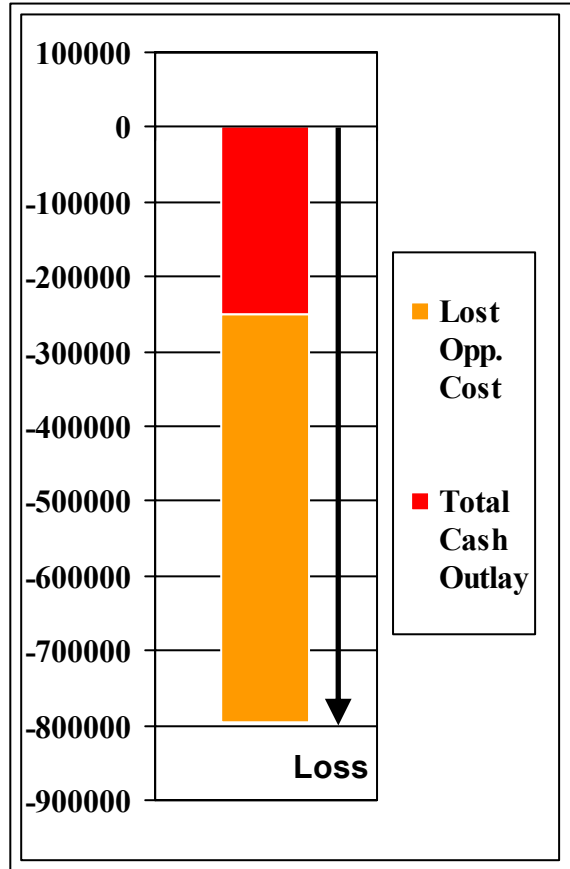
Option 2: Bank or Dealer Financing



- ✓ Your monthly payment is \$604, of which \$84 is interest--you do this for 40 years (financing a new car every 4 years)
- ✓ Total Cash Outlay \$289,920
- ✓ Lost Opp. Cost + 87,489
(what you *could* have earned on your interest had you invested it instead)
- ✓ Your total cost = \$377,409
- ✓ All you have to show for it at the end of the loan is a rust-bucket that's worth 10-40% of what you paid for it

Option 3: Pay Cash for Your Car

- ✓ You take \$25,000 out of your savings account every 4 years to pay cash for your car--and you do this for 40 years (10 cars total)
- ✓ Key Concept--you finance everything you buy--you either *pay interest* to a bank or finance company OR you *give up* the interest you *could* have earned on your money had you invested it, instead of paying cash
- ✓ Total Cash Outlay \$250,000
- ✓ Lost Opportunity Cost +544,797
- ✓ Your total cost = \$794,797
- ✓ *If* you are disciplined enough to make monthly payments into a savings account to accumulate \$25,000 over 4 years to pay cash for your next car, your LOC will be less, *however*, you'll pay income taxes on the growth of that money in a taxable savings account

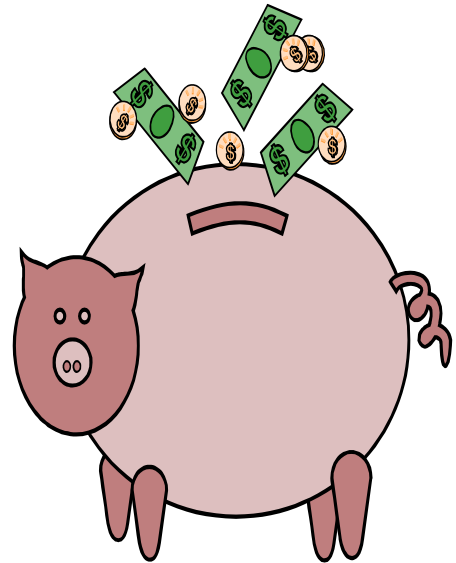


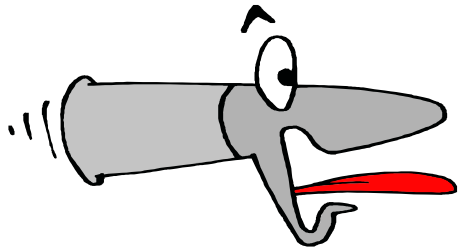
**Most People Believe Those Are the Only
3 Ways to Buy a Car... But There's a Fourth,
and *Very* Intriguing Option...**

**Harness the Incredible Power of a Strategy that Has
Been Around for More than 100 Years, but Which Very
Few People, CPA's or Financial Advisors Know or
Understand... Here's How It Works...**

**Option 4: Cut Out the Middle Man
(Become Your Own Finance Company and
Bank On Yourself™)**

- ✓ Your monthly payment is \$604/month for 40 years, the *same* as you would pay if you took out a new bank loan every 4 years, as in Option #2, but it's going into your own bank instead
- ✓ When you start a business, whether it be a finance company or any other kind of business, there's always a "start-up" or "capitalization" phase. And since you're building up your own "bank" or finance company, there's a capitalization phase necessary to do that. In this example, it's going to take a 5-year start-up period (but you won't have all the hassles of starting your own company)
- ✓ After the fifth year (capitalization phase)—and every 4 years after that—there's enough in your account to withdraw \$25,000 and pay cash for your next 9 cars (based on 2003 interest rates and assumptions)



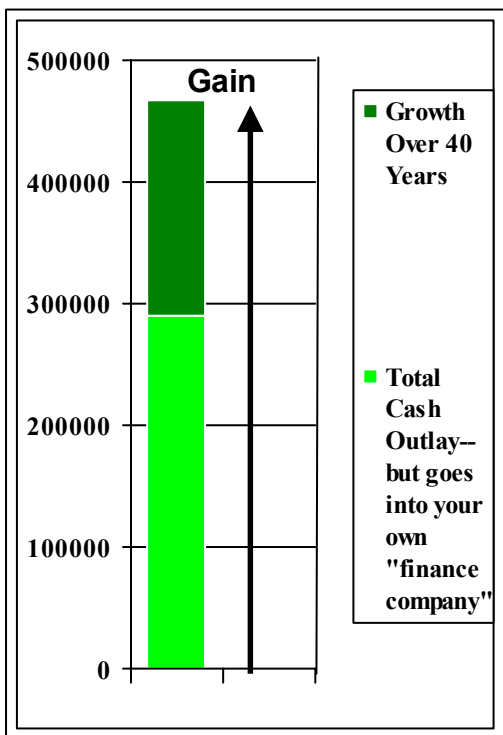


- ✓ To make this work, you must make a commitment to yourself to make the *same* monthly payment directly to your own "finance company," just as any outside banker or lender would have required. Remember, there's no such thing as a "magic bullet"—this is what it takes... this is a strategy for practical people willing to make a change in how they manage their finances

- ✓ If you do this, you'll be able to pay for a new car after the fifth year—and every 4 years after that—out of your *own* "bank" *instead* of someone else's!
- ✓ You'll be recapturing the interest payments you would have otherwise paid to an outside finance company
- ✓ And, you'll be able to recapture the *entire* purchase price of your cars, as I'll demonstrate in a moment...



Here's What Happens When You Finance Your Own Car...



- ✓ Your Total Cash Outlay over 40 years is \$289,920 (the *same* as if you'd financed your cars through an outside finance company), however it's all going into your own "bank" *instead of someone else's* (which is why it's listed as a gain) and...
- ✓ It grows to a Total Value of \$461,139 in your Bank On Yourself™ Account in 40 years*

*Based on 2003 interest rates and assumptions and individual contracts and withdrawal features

- ✓ Because you had a "capitalization phase" of 5 years to start your own "bank," you're getting the use of 9 cars over 40 years, instead of 10 cars in the previous examples

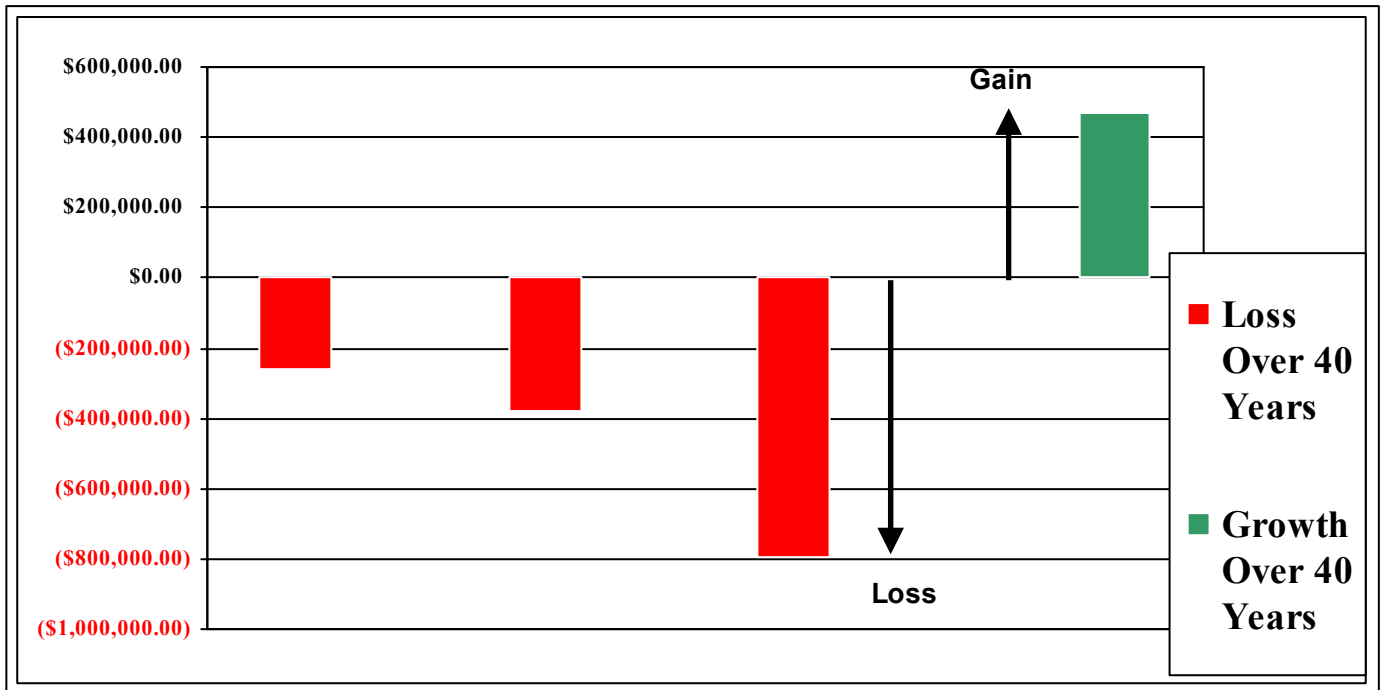
Isn't That a Small Price to Pay for Recapturing All of the Interest You Would Have Otherwise Given to a Finance Company, Never to See It Again?

Now think about this... how much did those 9 cars really cost you?



They really cost you nothing—you recaptured every penny in your Bank On Yourself™ Account, and then some!

Let's Take a Look at the Four Options Side by Side:



Option 1 Lease	Option 2 Bank Loan	Option 3 Cash	Option 4 Bank On Yourself™
(-\$259,888)	(-\$377,409)	(-\$794,797)	+\$461,139

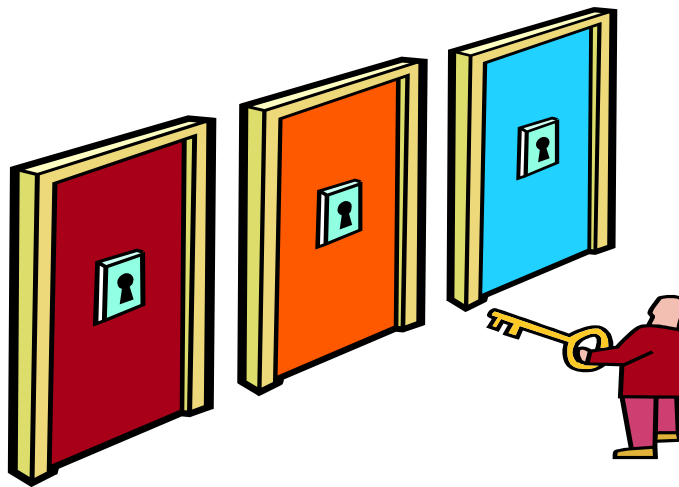
Finance a car using a bank or loan company (as in Option #2) and you'll have a total cost of \$377,409, when you factor in the Lost Opportunity Cost, as we just saw

Finance the car yourself by Banking On Yourself™ (Option #4), and you'll have a gain of \$461,139. Add these two numbers together (\$377,409 + \$461,139), and you can see that...

The "Swing" or Difference Between Financing Just One Car Every 4 Years through a Bank and Financing it *Yourself* is \$838,548 Over 40 Years!

Imagine What Happens If You Do This With *Two* Cars!

Put another way: You can have the cars and the money... or *just* the cars



Which would you rather have?

**Okay, maybe you're thinking...
"Car Finance Companies are
Still Offering Smokin' Deals on
Financing. Wouldn't I Come
Out Ahead by Taking One of
Those Low Rate—or Even Zero-
Interest Rate--Finance Deals?
How Can You Beat 0%?"**



First, keep in mind that most of the low and "zero interest" rate offers come with a choice: Get a low (or even zero percent) rate OR get a rebate. Take the rebate *instead* and you'll come out ahead. Here's why...

Say the car dealer offers you a 0% interest rate or a \$2,500 rebate. And let's say it's a four-year loan. If you give up the \$2,500 rebate to get the 0% interest rate, it's going to cost you \$2,500, or \$52.08 a month (\$2,500 divided by 48 months of the four-year loan equals \$52.08/month).

Now you can bet your bottom dollar the car finance company is not going to call it "interest." But that's what it's going to cost you to get 0% interest--\$52.08 a month... or \$2,500 over 4 years. (Remember, there's no such thing as a free lunch!)

**Paying cash for everything doesn't solve the
problem... because you only have two options available
to you, if you don't Bank On Yourself™:**



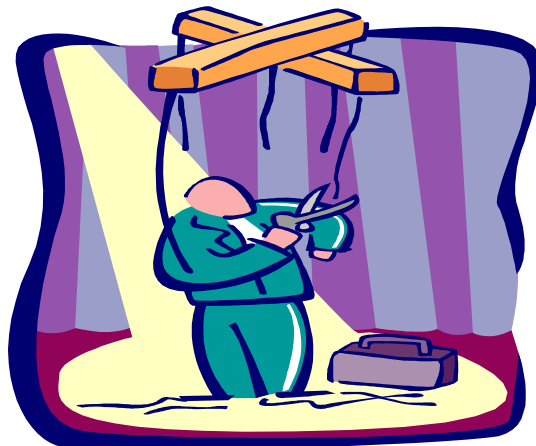
1. You're either going to pay interest on the money you borrow to purchase things, *or*...
2. You're going to lose the interest and investment income you would have made on your money if you had invested it, *instead* of paying cash

**The Bottom Line Is that You Finance
Everything You Buy!**

There are *Additional* Benefits of Banking On Yourself™

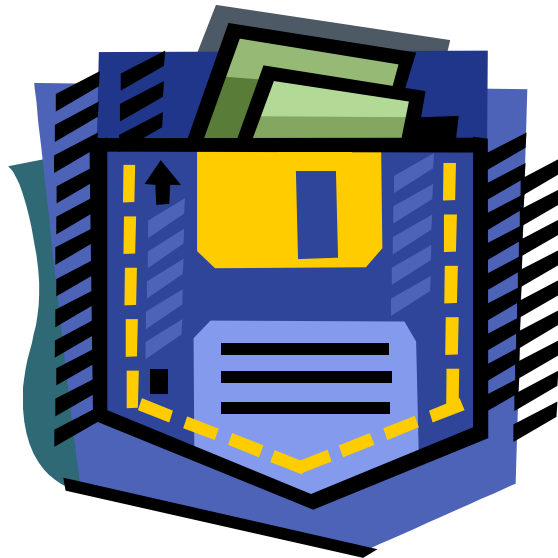
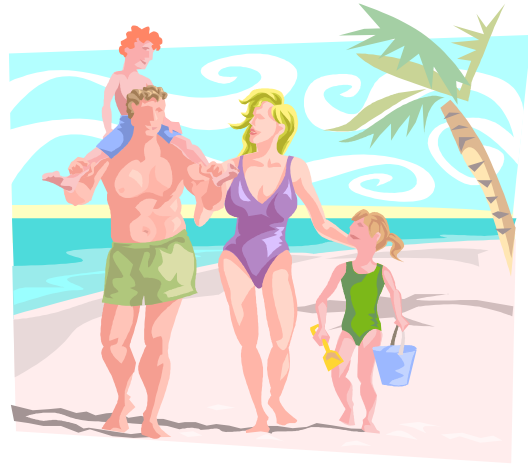
1. The money you recapture will grow steadily in your Account and *you can borrow your equity whenever and however you want, tax-free*
2. You can take the equity in your account as a tax-free stream of income at retirement and—*unlike a pension plan*—there are no government limits on how much or how little you can take each year and no early withdrawal penalties!
3. You don't have to wait until you retire to get your hands on your money!
4. If you purchase a car or other item through a bank or finance company, and an unforeseen event cuts off your income and you can't make your monthly payments, what happens? They'll come and repossess your car, foreclose on your home, send the collection agencies after you and ruin your credit rating...

However, when you use your Bank On Yourself™ "Account" to finance purchases, and your income stops for a period of time, you can simply skip some payments or pay less for a while—it gives you flexibility, peace of mind and control over your own money



This Strategy Can *Also* Be Used to Purchase...

- ✓ A home or vacation home
- ✓ To pay off credit card debt
- ✓ A college education for kids or grandkids
- ✓ The ultimate home theater
- ✓ A boat or RV
- ✓ The vacation of a lifetime
- ✓ Remodeling your home or adding a room
- ✓ An equity line of credit you can use to finance things you want to buy, or for an emergency... with the interest you would normally pay to a financial institution going into your *own* pocket *instead*



How Business Owners Can Benefit By Banking On Themselves™...

- ✓ Any business owner or professional can benefit from Banking On Themselves™, because they'll be able to recapture the interest they would otherwise pay to banks, finance and leasing companies... and recapture the *entire* purchase price of big-ticket items over time
- ✓ However, business owners with C-Corporations get an *added* benefit—

By Banking On Yourself™, you can purchase business equipment yourself, and then lease it to your corporation... and that way you'll also get tax write-offs for the interest you pay and depreciation*



Now that's good business!

You Have a Choice...

Option A—Use a credit card, finance or leasing company to pay for your purchase and *say good-bye to your money forever*

Option B—Pay cash and say *good-bye to all the interest and growth you would have received had you invested the money*



... *or* ...

New and Improved Option C –

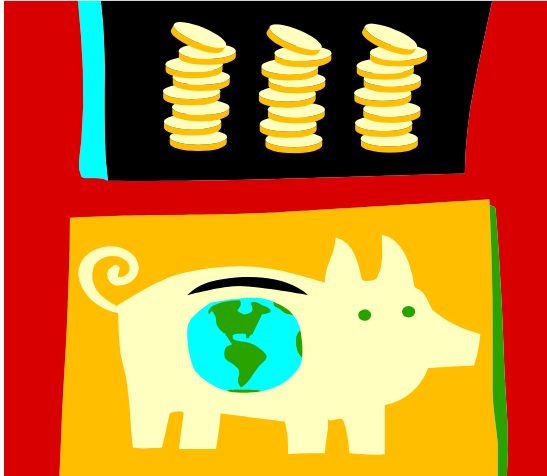
Put All That Interest Into Your Own Pocket and Never Have to Go to an Outside Source for Financing Again!



This is the choice that may spell the difference between having the funds to purchase your dream villa in the prestigious resort of your choice, and having to settle for what you can afford after the bankers, loan and finance people get their hot little hands on your money

Which Option Makes the Most Sense to You?

Perhaps You're Wondering...Where Are You Going to Find the Money to Start Banking On Yourself™ During the “Capitalization” or “Start Up” Phase?



Starting your own “finance company” doesn’t happen overnight. Remember, any new business has a capitalization phase. But don’t worry, there are at least seven places to look to find “seed money” to get started. Many involve no additional out-of-pocket cost to you.

Do You Want to Learn More About How *You* Can Benefit from Banking On Yourself™ and How To...

- ✓ Pocket the interest you now pay to financial institutions
- ✓ Recapture the entire purchase price of things you buy, over a reasonably short period of time
- ✓ Grow wealth without risk
- ✓ Increase your cash flow by an average of 20-30%, *simply by changing the way you buy things*
- ✓ The secret to turning a special, little-known kind of life insurance policy into your most profitable asset... *while you're alive!*
- ✓ Create a tax-free income stream you can access how and when you want?

I can show you in 59 minutes how this exciting, but proven strategy works, how you can benefit from it and determine if you can qualify for it. There is no obligation, and you will not be asked to buy anything at this meeting. Simply fill out the Request Form on the next page to schedule your free, no-obligation Bank On Yourself™ Consultation...

Free, No-Obligation Bank On Yourself™ Consultation Request Form

Attention: _____

Yes! I want to learn more about how I can keep the interest I'd otherwise pay to banks, finance, leasing and credit card companies, and recapture the purchase price of things I buy over a reasonably short period of time. Please contact me to schedule my 59-minute Free, no-obligation Bank On Yourself™ Consultation. I understand I won't be asked to buy anything at this meeting.

Name: _____

Email: _____

Daytime Phone: _____

Best time to call me between 8 a.m. and 6 p.m.: _____

Receive Your Free Consultation: