Bank On Yourself® Advantages and Guarantees of a Single Premium Life Insurance Policy*

1. Your plan increases by a contractually guaranteed amount each year
2. Your plan could be administered by a company so rock-solid, that it's part of one of the financially strongest financial services companies in the world
3. If the company that holds your account experiences financial results that are better than their projected "worst-case" scenario, you may ***also*** receive a dividend, ***in addition to*** your contractually guaranteed annual increase (dividends are not guaranteed, however, the companies preferred by Bank On Yourself Advisors have paid dividends every single year for at least 100 years, including during the Great Depression)
4. As a single premium policy, it is fully funded at issue and no additional premium can be paid into it. The entire cost basis is in the policy earning from the beginning, so you get guaranteed, exponential growth on your principle from the date the policy is issued
5. The cost of insurance is lower and underwriting requirements are less stringent, making this policy easier to qualify for, more affordable and advantageous for older people (up to age 85)
6. The Initial Face Amount (death benefit) is always higher than the single premium, so unlike other assets, it immediately assumes a higher value than the cost basis
7. Stops the risk of loss that may be incurred in many other types of investments – your principal doesn't lose value when the stock or real estate markets crash.
8. Once credited to your account, both your guaranteed annual increase and any dividends you may have received are **locked in** – they don't vanish when the stock or real estate markets tumble
9. You can have peace of mind knowing that your growth (as well as your principal) in the plan are protected by a four-layer safety net…

   1st Layer of Protection – Audited by the state insurance commissioners office (sometimes by dozens of states) to ensure they maintain sufficient reserves in order to pay all claims and are on solid financial ground.

   2nd Layer of Protection – If an insurance company gets into financial difficulty, or fails to maintain proper reserves, the state insurance commissioners office can step in and take over the company. (Usually a failed insurer's business is then taken over by another insurance company.)

   3rd Layer of Protection – Most companies are audited annually by a handful of independent insurance rating companies, state agencies, and/or public accounting firms. According to these services, the companies preferred by Bank On Yourself Advisors are among the financially strongest in the world.

   4th Layer of Protection – Bank On Yourself Advisors use companies that are in essence *owned by policy owners* rather than stockholders/investors, which allows the insurance company to focus on the long- term interests of policy holders instead of the short- term demands of Wall Street.
10. You **don't** have to depend on luck, skill, or guesswork in choosing the right stock, mutual fund or other investment, and you can stop chasing after the best way to invest money
11. If you pay for major purchases by borrowing your equity from your plan to pay cash for these items, and then pay your plan back with interest (just as an outside lender would have required you to do), you could ultimately ***recapture*** most or all of the interest you'd otherwise pay to financial institutions, and never see again
12. When you pay for things as described above, you can also ***get back*** every penny you pay for them, over time!
13. Gains are not taxed until you take them out; until then they grow tax-deferred. This makes it possible for you to stop paying taxes on the growth each year, as you have been required to do with other taxable assets
14. You are in control of the equity in your plan, and you ***don't*** have to sell or liquidate your plan, investments or assets to get your hands on your equity

15. You can borrow your equity in the plan and use it to buy things or to invest in anything you want, while your plan continues to grow as though you never touched a dime of it. You can't be turned down for a loan (as long as you have equity in the plan), and you don't have to fill out any nosy credit applications. If an emergency comes up and you have to reduce or skip some loan repayments, you won't get a black mark on your credit report or harassing calls from bill collectors
16. 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, so you don't have to pin your hopes for a secure financial future on luck, skill, or guessing games. (If the company that administers your plan has better financial results than its worst-case predictions, you could have additional growth.)
17. You can have access to your equity in the plan to provide retirement income – when and how you want it – with ***no*** government penalties for "early" withdrawal, or for waiting "too long." There are also ***no*** penalties for taking out "too little" each year and no mandatory annual "minimum withdrawal" requirements that are typical of traditional retirement plans (and without the restrictions of 401k withdrawal rules)
18. Your plan has a guaranteed value at "maturity." If you pass on before then, your family and/or favorite charities could receive a guaranteed and predictable benefit many times larger than the current value of your plan. And it could go to them income-tax free, according to current tax law (IRC Section 101). What this means is that your loved ones could even get the money you intended to save!
19. The money in your plan may be protected from creditors and lawsuits (consult with legal counsel to determine what's applicable in your state)
20. Your plan is not 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
21. You get unparalleled liquidity – as the policy owner you could access 85 to 90% of the cash value to use for financing immediately after issue. Any amount that is taken as a loan can be repaid into the policy, and the same guaranteed annual increase and any dividends will be earned while the loan is outstanding (dividends are not guaranteed, as explained above in item 3.)
22. An Accelerated Benefit Rider is included (up to issue age 75) which, in the event of a terminal illness, allows the policy owner to convert death benefit to pay medical expenses for the insured
23. In most cases, a Long Term Care Rider is included, which allows the policy owner to convert 2% of the Initial Face Amount (up to $8,700/month if the Initial Face Amount is $435,000 or more), to LTC benefit for the insured – for up to 36 months/3 years with a maximum benefit of $313,200
24. Allows you to bypass probate when leaving an inheritance, and the death benefit (less any outstanding loans and loan interest) is paid to the beneficiary (or beneficiaries) tax free.
25. This policy typically provides a greater and more certain return than similar assets, such as annuities
26. All gains (increases that exceed cash basis) come out first, whether taken as a loan or a withdrawal, and are taxable. But until the cash value exceeds the cost basis, taking a loan or withdrawal does not create a taxable event. This can be done in the first year or two, before the accumulation of growth causes the cash value to exceed the cost basis
27. The surrender value of the policy, in most cases**, will exceed the premium paid by the end of the third policy year

* This is a general description of the product type. The exact terms can only be determined by the specific contractual provisions.

** Assumes a standard non-smoker rating or better