How to use your money twice!

Checking Account $

Redirect Inefficient Dollars
(Overpayments, contributions, savings)

YourFamily BANK
$$$ Cash Value grows annually

Benefits

- ✓ Use as a bank
- ✓ Living benefit
- ✓ Death benefit
- ✓ 2/6 ADL
- ✓ Retirement tax-favored
- ✓ Accessible w/out penalty

Use as collateral. Borrow up to 95% Cash Value

Write Check
Keep normal payments

Pay Debts:
Car 6%
Mortgage 6.5%
Visa 12%
Student Loan 6%
Credit 18%

Pay off Debts

- ✓ Once debt is paid…
- ✓ Roll over & pay off / back loan
- ✓ Pay off another debt!
- ✓ Finance future purchases