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the more financially secure we are.

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However, which account those funds are in, may make the difference between running out of money, and having more money than we need during our retirement years. The accumulation phase of our life is only a portion of our lifetime. When we really need the money, during the distribution phase of our lifetime, there is very little guidance regarding how to spend your retirement funds.

Confessions of a CPA - The Capital Equivalent Value of Life Insurance, explains a strategy that focuses on the distribution phase of our lifetime. Once you determine how much money you want in retirement, only then can you determine how to accumulate it. This book examines the entire process, beginning with the goal and then backing into how to achieve it. It also explains how you can transform your

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current nest egg, into a nest egg that will spend as if it were three to four times as much as it's paper value indicates. Confessions of a CPA - The Capital Equivalent Value of Life Insurance, explains why this is true. It also explains what rate of return is necessary in any other investment to approximate the economic value of a life insurance contract. When you get to the end of this book, you may wonder why everyone is not applying this strategy. The simple answer is that everyone who understands, does. Read the entire series, Confessions of a CPA to fully understand.

Life insurance is one of the most difficult assets to value. It's value is not just it's cash value, nor is it's value just

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it's death benefit. It is both. But how do you calculate the value of both at the same time? The Capital Value of Life Insurance describes how this calculation is made. It was developed by Bryan S. Bloom, CPA

Twelve years ago, Richard Yancey answered a blind ad in the newspaper offering a salary higher than what he'd made over the three previous years combined. It turned out that the job was for the Internal Revenue Service -- the most hated and feared organization in the federal government. So Yancey became the man who got in his car, drove to your house, knocked on your door, and made you pay. Never mind that his car was littered with candy wrappers, his palms were sweaty, and he couldn't remember where he stashed his own

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tax records. He was there on the authority of the United States government. With "a rich mix of humor, horror, and angst [and] better than most novels on the bestseller lists" (Boston Sunday Globe), *Confessions of a Tax Collector* contains an astonishing cast of too-strange-for-fiction characters. But the most intriguing character of all is Yancey himself who -- in detailing how the job changed him and how he managed to pull himself back from the brink of moral, ethical, and spiritual bankruptcy -- reveals what really lies beneath those dark suits and mirrored sunglasses. This P.S. edition features an extra 16 pages of insights into the book, including author interviews, recommended reading, and more.

A question I get almost every day is:

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"Why isn't everyone implementing the principles in this book?" The answer to that question is that everyone who understands these financial truths is implementing them. If you carefully read and absorb the financial principles of life insurance uncovered in this book, you will understand as well. There is a finite amount of knowledge that humans know about the universe. All of this known information falls into three categories: First, there is a certain amount of information that we know and that we are aware that we know. We could say that we are "consciously competent" of this information. Second, there is a large amount of information that we know nothing about. We know that there are certain fields or concepts "out there," but we really don't know anything about them. We might say

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that we are "consciously incompetent" of this information. The third category of knowledge represents information we don't know, and we're not even aware that we don't know it. We are "unconsciously incompetent" in these areas. It doesn't mean that the information doesn't exist; it just means that we are currently unaware of its existence. As a result, this information currently sits in our "blind spots." Just like in our cars, there are some things we don't see that others do. But if we just turn our head 20 degrees, we will see things we have never seen before. This book will help you to turn your head 20 degrees and to discover something wonderful that you have never seen before. Victor Hugo (author of Les Misérables) once said: "all the forces in the world are not so powerful as an idea whose time has

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America's elite have been using cash value life insurance to stockpile wealth for centuries. Used correctly, it is better described as a personal bank on steroids, and a financial bunker for tough times. To be clear, this book is not about the typical garbage peddled by most insurance agents. Rather, an alternative to the risky investment strategies taught by Wall Street. It details a highly efficient form of cash value life insurance designed to supercharge your savings and stockpile wealth. A product so powerful it's responsible for the success of Walt Disney, JC Penney, Ray Kroc, and thousands of others. Here's what you'll discover: How the wealthy use this vehicle to create more wealth, take less risk, and create

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predictable income down the road
Why banks and corporations place billions of dollars in this powerful vehicle How I earned over 300 percent returns leveraging my life insurance policies How you can create a safe, predictable foundation to enhance every financial decision you make How to win with taxes and keep more of the money you make While the information compiled into this book is valuable, you'll also find three case studies that show you exactly how it works. You'll be able to visually see how it grows, how it's accessed, as well as the future income that can be taken. _____ Influencers of this book are Nelson Nash, his book "Becoming Your Own Banker: Unlock the Infinite Banking Concept"; Pamela Yellen, her book "Bank on Yourself"; Dwayne Burnell, his book "Financial

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Independence in the 21st Century -
Life Insurance * Utilize the Infinite
Banking Concept * Compliment Your
401K - Retirement Planning With
Permanent Whole Life versus Term or
Universal - Create Financial Peace";
and my Father Dan Thompson, and
his book "The Banking Effect:
Acquiring wealth through your own
Private Banking System." I was
introduced to these financial strategies
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represents the effort and energy on
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and implementing these very same
strategies into my personal finances.
This book is designed to simplify some
of the concepts surrounding cash
value life insurance, such as Infinite
Banking and Bank on Yourself, and

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make them easier to understand, stripping them down to the core benefits of cash value life insurance.

This IS NOT a boring discussion of life insurance written for actuaries, accountants and attorneys. Instead, it's a collection of love stories told through the words of husbands and wives, moms, dads, and their families of how each was forever impacted by an act of love demonstrated through the simple purchase of a life insurance policy. Important lessons are woven through these real stories, instead of imaginary accounts where everything goes right and there's always a happy ending. Sometimes life is difficult, but a disciplined thoughtful approach may prepare your family to preserve their respect and dignity even during the most challenging circumstances.

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These stories share the pain, anxiety and joy experienced by loved ones while illuminating the tools that you can use to take charge of your own financial life for the certainty and security for those you love. As you read "Investments Don't Hug," have a highlighter nearby to mark important passages, and a pen at hand to make notes within the margins of its pages. It's also wise to have a box of tissues close by, as you pause to take in the emotional significance of its message through the tears shed by the narrators and the author. An important virtue will come through loud and clear; expressing love for your spouse and love for your children by taking the important steps to insure that your love will continue on, by protecting and sheltering the lives of those you love from the financial losses that often

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life by your own death. This journey takes you through the lives of couples and their families while providing gentle lessons on how life insurance actually works, how much you may want to own and what type you may wish to purchase. Mark Bertrang, CLU(R), ChFC(R) is the creator of the Financialoscopy(R). As a professional communicator, broadcasting was his first career, but for more than a generation Mark has communicated the message of financial security. Engaging audiences at financial conferences and industry meetings throughout the country provides an outlet to share his passionate message. His desire is for all advisors to serve their clients with the same passion, gentleness and care. Bertrang's practice centers on listening-believing that to truly understand a

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client takes more than a spreadsheet of numbers. Engaging a person's values, passions, and fears is often the most important part of achieving measurable success for families. It is Bertrang's belief that the life insurance contract is a 'love covenant' put into a written document that allows your love to act as the foundation to continue beyond death.

Avi's treasured Newbery Honor Book now in expanded After Words edition! Thirteen-year-old Charlotte Doyle is excited to return home from her school in England to her family in Rhode Island in the summer of 1832. But when the two families she was supposed to travel with mysteriously cancel their trips, Charlotte finds herself the lone passenger on a long sea voyage with a cruel captain and a

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mutinous crew. Worse yet, soon after stepping aboard the ship, she becomes enmeshed in a conflict between them! What begins as an eagerly anticipated ocean crossing turns into a harrowing journey, where Charlotte gains a villainous enemy . . . and is put on trial for murder! After Words material includes author Q & A, journal writing tips, and other activities that bring Charlotte's world to life!

Compound Interest, according to conventional wisdom, possesses seemingly magical powers to build wealth. For the vast majority of us, however, the magic becomes a shattering disappointment because we simply don't understand how wealth building really works. Will Duffy clearly separates the fantasy from reality by laying out ten financial truths that

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enable us to build and protect our wealth. "Will Duffy's '10 Financial Truths' expose the major practical flaws in the theory of compound interest. Now you can recognize these pitfalls and roadblocks and change direction. This is the first step towards receiving consistent positive returns over time. This is where true long-term financial security begins." -from the Foreword by Ed Slott, CPA and New York Times Bestselling Author "Fully understood and applied correctly, uninterrupted compound interest is the Eighth Wonder of the World. The best part is that you can experience uninterrupted compound interest in your life by following just a few easy steps, but very few know what those steps are. Will Duffy hits the ball out of the park with these ten enlightening truths about this foundational financial

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concept." -Bryan S. Bloom, CPA and author of Confessions of a CPA - Why What I Was Taught To Be True Has Turned Out Not To Be "Will Duffy has done a great job of helping you look at some partial truths that are in the marketplace and gain "the rest of the story" so that you can make better decisions with your own money." Kim D. H. Butler, Founder, Prosperity Economics Movement Don't wait another day to regain control of your hard-earned savings. Have you been kept in the dark about how wealth building really works? Knowledge is power. The truth will set you free. This is not a game of chance, unless you choose it to be. Take control of your financial plan today.

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2018 TAX CUTS. There's a massive freight train bearing down on the average American investor, and it's coming in the form of higher taxes. The United States Government has made trillions of dollars in unfunded promises for programs like Social Security and Medicare—and the only way to deliver on these promises is to raise taxes. Some experts have even suggested that tax rates will need to double, just to keep our country solvent. Unfortunately, if you're like most Americans, you've saved the majority of your retirement assets in tax-deferred vehicles like 401(k)s and IRAs. If tax rates go up, how much of your hard-earned money will you really get to keep? In *The Power of Zero*, McKnight provides a concise, step-by-step roadmap on how to get to the 0% tax bracket by the time you retire,

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effectively eliminating tax rate risk from your retirement picture. Now, in this expanded edition, McKnight has updated the book with a new chapter on the 2017 Tax Cuts and Jobs Act, showing readers how to navigate the new tax law in its first year of being in effect, and how they can extend the life of their retirement savings by taking advantage of it now. The day of reckoning is fast approaching. Are you ready to do what it takes to experience the power of zero?

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3