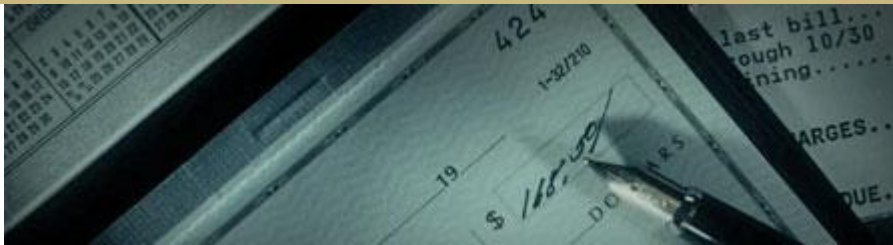


# BANK ON YOURSELF

## Alan J. Eckstrand, LLC Newsletter

April 2011

We hope you enjoy the new, easy to read, format of our monthly newsletter. Please feel free to contact us with some topics that you may want to see covered within our newsletters.



## *THE END OF THE FINANCIAL WORLD... AS WE KNOW IT?*

I recently got an email from a client who is very concerned about the current inflation and currency crisis concerning the dollar. This email came on top of several calls from other clients who are concerned about how BOY will do in a high inflation environment and if the dollar ceases to be the reserve currency of international trade.

I thought I should give you my two cents on this.

He emailed me a link to what turned out to be an hour and a half infomercial given by Stansberry Research owner, Porter Stansberry. Mr. Stansberry is concerned that we are now in the position that we can never pay back our national debt, which will lead to hyper inflation and the dollar losing its position as the world's currency of exchange. He talks about the demise of our present banking system and a reduction of our standard of living as a result of the coming crisis.

**I do not know what will actually happen  
and who is right and who is wrong.**

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*However, I do know:*

- I am concerned about getting the bankers out of my life to the greatest degree possible.
- I want to become my own source of financing for my lifestyle.
- I want to have as much liquid cash as possible to finance the investment opportunities that will be presented to me by the current and future economic turmoil.

*BOY is the best way I know of to get what I want.*

*I thought you might find the email I sent him in reply to be helpful in understanding why I feel that way.*

Hi John,

I listened to his talk and found him confirming how good BOY will be for the future as a storage place for money. He mentioned several points:

1. **The BOY money is liquid. There is no need to get loan approvals and nothing is subject to the Federal Reserve System.**
2. **BOY will avoid the coming stock market crash he speaks about without taking any risk.**
3. **BOY gets money beyond the reach of the U.S. Government. Life Insurance is one of the 4 investment assets that he speaks about in his talk. The only time a transaction is reported to the IRS is when someone cashes in their plan or takes out more in dividends than what was paid in as premiums. Otherwise there is no reporting to the IRS. Life Insurance is also a contract. It does not exist because of federal laws regarding qualified plans, etc.**
4. **BOY allows someone to be in a position to take advantage of opportunities presented by the coming crisis he talks about.**

BOY is a storage place for money. Investments can be made with BOY loans. If someone felt they just had to own gold and silver they certainly could do so using BOY loans to purchase it. In fact, it would be an advantage to have the loans since they will be repaid with devalued dollars (as will the premiums for the life insurance plans) if what he says comes true.

So the bottom line is to use BOY plans to finance your investments in whatever you feel will protect you the most from what is coming instead of leaving the money exposed to government confiscation in qualified plans and stock market troubles.

**I hope this helps.**

Alan

*As always,  
your comments and questions are most welcome.  
See you next month!*

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## *Greg's Money Tip:*

Pamela Yellen has offered **\$100,000** to anyone who can find a financial product that does what **Bank on Yourself** can do for you. To date no one has met the challenge. So think about this

when and if you are wondering where to put extra money at the end of a given month . . .

*Where else can you save money and at the same time spend your money?*

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## Email

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