The AIS Triangle™

The #1 Guide for Your Vault.

The AIS Triangle™

The #1 Guide for Your Vault.

#1 Asset | #1 Investment | #1 Strategy

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Introduction:
"The Creation of Vault AIS™"

Michael G Isom

On a Tuesday morning in mid-October 2010, I woke up to the noise of someone knocking on our front door. It was my father-in-law. I opened the door and said, "What's up? It's early." And then I saw two large moving trucks backing into the driveway of our home. My father-in-law said, "I'm here with Terry and Derek"—my brothers-in-law—"to move Wendy and the kids out."

"No one is going anywhere," I said, and I slammed the door in his face. It was a complete surprise to me, but I was facing the reality of my actions.

Twelve hours later, Wendy and our two kids were driving away from our home, leaving me to figure out my shit. I found myself on the bathroom floor screaming in shock at the reality of my family leaving me. What had I done? I felt so alone. I was scared. I was shaking, screaming, nose bleeding, snot streaming out onto the bathroom floor. "Why, God, why?" I asked.

It may be hard to believe, but this dire situation was the direct result of a bad financial philosophy. A few years earlier, at the end of 2007, I'd found myself facing the reality of losing over $4 million in a bad investment. Over time, leading up to this huge loss, I started to convince myself that the solution to saving and investing was to take high risk in the hope of getting a high-rate return. I figured, "High risk = high return."

Now, what's funny is I was doing exactly what money managers are telling people to do today when it comes to investing. I was relinquishing control of this most important commodity in my family's life and mine, instead of maintaining control. I was focusing on a high rate of return outside of my control, outside of my business. It was a huge gamble, and I lost.

Gambling is win-lose, not win-win. It's a zero-sum game. I had been in the financial services industry for seven years at that point, and I'd been investing for more than fourteen years. I asked myself, "Should I have known better? What was I thinking? How did this happen? Did I get greedy?" I thought to myself, "Shame on me. What an idiot." Little did I know the huge effect that this would have on my family and me.

Because what I had risked was our family's life savings. I had left the door to our vault wide open and now our retirement savings were gone. Our kids' college education money was gone. We hear about people losing money like this, and we think to ourselves, "That will never happen to me." We don't grasp the concept of risk and loss until it happens to us.

The true cost of subjecting that amount of money to that kind of risk and losing left me paralyzed. Mentally I could not function. Days turned into weeks, and weeks into months and months into over two years of a downward spiral.

> … I was haunted by thoughts of suicide, major anxiety, excessive drinking, and feeling no connection with my wife and kids.
>
> … I almost got divorced.
>
> … I lost two years of my life that I will never get back.
>
> … I was a mess in so many ways as a result of subjecting my family's life savings to that kind of risk.

That Tuesday in 2010, shaking on my bathroom floor, I reached a turning point. I felt a rush come over my body that I'd never felt before. I dropped to my knees in prayer, retracing all of the steps that had led to this. I committed in that moment to extract the life lessons, overcome them, and never let it happen again.

Suddenly I knew what my life's purpose was all about: finding a new way to handle money and finance that doesn't follow the high-risk, high-return paradigm, and sharing it with everyone I can possibly reach so that they never, never, never have to go through the kind of pain I was in.

I went to work. I went to work on myself. I knew that I had to get healthy in every area of my life to get my family back, and I did just that. Little by little—this book, that book, this class, that class, this mentor, that mentor—I crawled my way back to a prosperous life and found a way to be a responsible steward of money.

I asked myself, "What are the most powerful financial institutions today?" The answer: banks. They control the capital. They use other people's money and make a spread on that money. They don't take much risk, and they reap a very high rate of return. So, I started thinking like a bank. I started acting like a bank. I became a bank with my own money. I started doing for myself what the safest and most profitable financial institutions in America are doing. It was a discovery that the Rockefeller's had figured out long ago. I created the AIS Triangle™, a system for paying less in tax, safeguarding money, having access to that money along the way, earning interest rather than paying it, ensuring that money survives from generation to generation, and simplifying personal finance.

No longer do you have to subject yourself to the uncertainty of the stock market, or any other risky investment. You can manage your money just like a bank, and I will show you exactly how to do it. Since that low point in my life, from January 2011 until now, I've assisted more business owners and professionals across the country than I ever had in my entire career up to that point. I've earned back all of the money that I lost. I have clients in all 50 states. I'm now often asked to share this experience with groups across the country to show what's possible. I love my life. Every area of it. My relationship with my beautiful wife Wendy has never been more fulfilling. My kids and I are closer than ever. The influence I have on them is incredible. My body is functioning at a high level. I'm mentally healthy and spiritually connected. My ability to help others with money and finance, which affects every area of their lives, is transformational. I am wealthier today than I have ever been in the past. And I am now leveraging my past experiences to create massive value in the lives of others, and you can too.

This philosophy is the centerpiece of the AIS Triangle™ philosophy, and it was set up to assist business professionals just like you. Money and finance play a significant role in our lives, enhancing who we are. Consider these questions in your life today:

- How are money and finance affecting your life today?
- Is it?
- Is it enhancing it?
- Do you want it to?
- Is it holding you hostage, keeping you in the scarcity mindset, robbing you of your life's vision?
- Or is it being leveraged in an empowering way to lift you and others up?

- Is it empowering you to expand, grow, and create in every area of your life?
- Allowing you to live an abundant life filled with the deepest expression of who you are?

This can be your reality.

I know it's possible and I can show you the way. I am humbled, appreciative, and empowered to lead you in greater wisdom, insight, and understanding on this topic of finance, money, and banking.

So, what is the AIS Triangle™?

It's the three fundamental building blocks of your wealth.

Namely, your #1 Asset, your #1 Investment, and the #1 Strategy in the market today to keep it all guaranteed, protected, and liquid.

You are your **#1 Asset.**

Most mainstream planners out there today who "sell" for the financial institutions and their agenda, focus on property value assets only. Property value assets consist of things like your home, your business, cash savings, investments, real property, etc.

There is little to no mention of one's Human Life Value assets (HLV). HLV assets consist of things like your education, your life experiences, your integrity, your knowledge, and your personal self-worth.

HLV is who you are as a person.

HLV is the source and creator of all property value.

It's a simple formula. Do you want more property value in your life? Then you have to increase your HLV first.

Best of all, inside of the AIS Triangle™ and Vault AIS™ we will show you how you can leave both your property value assets and your HLV assets to your family when you pass on.

It's not one or the other.

Your **#1 Investment** has been and will always be your own business / career.

Think about it. You are maintaining control versus relinquishing control. You have the most knowledge and expertise in this area. You care the most about this area. You are passionate about this area.

This leads us to the **#1 Strategy** today—your personal VAULT! We can show you how to reserve and leave behind the greatest amount of wealth for generations to come by using this strategy. This is what we call … the AIS Triangle™ from Vault AIS™.

In the following chapters, we have laid out the fundamental philosophies and strategies that will lead you down the path to financial paradise. And, although not a replacement for live one-on-one meetings with a Vault AIS™ specialist, this book will give you more financial structure, confidence, and negotiating power than we have found in any other book over the past two decades of leading clients with the AIS Triangle™. You will discover exactly what the AIS Triangle™ is, how it works, and why it's the most efficient way for you to grow your wealth in coordination with everything else in your life.

MY WEALTH

WEALTH: *A PLAN TO STABILIZE ABUNDANCE AND CREATE IN PROSPERITY.*

Level 1, 2, 3 (Asleep)

You do not have a plan and if you are honest with yourself, you don't feel worthy of a plan of any kind in your life. You find that nearly 100% of your mental capital is focused on survival and this scarcity has compressed your vision and will not allow you to see much past today. You are willing to risk everything in and around your life just to survive and the future feels very small.

Level 4, 5, 6 (Awake)

You have stepped into abundance for the first time and can finally see the importance of a plan. You see others who have a plan and you are committed to creating your own to finally bring stability to your abundance. Although you seek it, the past stories of scarcity are still very strong and seem to kill your motivation to do the painful work to actually create the plan you desire.

Level 7, 8, 9 (Active)

You have transcended your past stories of scarcity enough to establish a solid basic plan. You are truly feeling abundance entering your world at a level that was previously unimaginable. The idea of returning to the chaos and survival you experienced in the past is unacceptable to you and your focus has begun to shift to expanding your PLAN in order to protect this new level of abundance.

Level 10, 11, 12 (Accelerated)

You have stabilized abundance and your plan empowers you daily to know that no matter what happens in the world around you, abundance can never be stripped away again. This reality has allowed you to turn your vision to prosperity and for the first time in your life your purpose of legacy has begun to open up. You are now clear that you will spend the rest of your life putting a dent in the universe by building an empire that you can pass on to future generations who will follow you.

WHAT IS YOUR SCORE? _______________ / 12

MY MONEY

MONEY: *ANY ARTICLE OR SUBSTANCE USED AS A MEDIUM OF EXCHANGE, MEASURE OF WEALTH OR MEANS OF PAYMENT.*

Level 1, 2, 3 (Asleep)

You live check to check and it doesn't matter how much money you make; it is assured that you will find a way to spend what you have. Your cash flow is inconsistent and unpredictable and your Savings is nonexistent. If one catastrophic event occurred, you know you would be wiped out. You are driven by scarcity to produce and have no plan for your money beyond making sure you have enough to pay the bills in your business and personal life. If you are honest, your business, bills and bank account own you and you have little to no control of your money, it controls you.

Level 4, 5, 6 (Awake)

You have transcended the check to check lifestyle and have actually got a small reserve in place. Your cash flow is more predictable than it has ever been before and your savings side of money is actually starting to look possible. You are starting to see the light at the end of the tunnel of scarcity but still have no plan for your money beyond making sure that you are paying the business and personal bills. You are saving a small amount each month. You no longer feel controlled by your money and are in some ways starting to feel like you control it now.

Level 7, 8, 9 (Active)

You have established a solid cash flow, and savings plan that is actually in play and you are finding your mind opening to the possibilities of prosperity beyond abundance. You are starting to change your stance with money and instead of it being some kind of a mystery to you it has become one of your greatest employees. You are no longer worried month to month about being able to pay the bills of the business or your personal life and this fact has allowed you to begin considering a bigger future than you previously had before.

Level 10, 11, 12 (Accelerated)

You live in absolute abundance with money and have learned & executed the art and science of planning, saving, investing and leverage of your money. You have clearly defined beliefs, vision and purpose around having and leveraging money inside of your plan that allows you maximum control and liquidity of it on your terms and no one else's. Your cash flow is predictable and expanding monthly while your savings and liquid cash amounts continue to remain not only secure but continue to be leveraged by you to produce even more. You are driven by prosperity to continue to produce. The "protect what you have built" by planning for today and tomorrow allows you to recognize the power that comes in legacy planning of which you are now doing. It is who you are.

WHAT IS YOUR SCORE? _______________ / 12

MY #1 ASSET

ASSET: *ANYTHING VALUABLE OR USEFUL.*

Level 1, 2, 3 (Asleep)

You do not believe you are worthy of investing and have never looked at yourself as an asset to invest in. You put everyone in your life including employees first while paying yourself last and thus allow them to eat first while you struggle in hunger and scarcity. You feel guilty taking more money for yourself even if the business is booming and rarely consider spending money on you, let alone investing in you. You are happy to invest in the business, but when it comes to putting money into any area of your life that might enhance your enjoyment of it, you say no.

Level 4, 5, 6 (Awake)

You have grown tired of putting yourself last and this has burst into anger that has forced you to start making changes to the way you see yourself. You have started putting yourself toward the front. You are increasing the amount of money you are willing to draw into your personal life and have actually started setting money aside to expand your own personal happiness. You are still struggling with the guilt of doing this but you are starting to feel a release of pressure. You seem to have made some progress when it comes to investing in YOU.

Level 7, 8, 9 (Active)

You are now accepting that you are the #1 Asset in your business and life but even with that acceptance you are not fully convinced that this strategy will work in all cases. You are starting to see the clear connection between investing in YOU and your overall wellness and the results in business and life and how you are the source and creator of those results. You are still plagued with residue of guilt of the past. You frequently have to talk yourself off the ledge on certain moves that will force the investment of time, energy and money into YOU first; knowing that as you do so, you can serve more people around you at an even higher level.

Level 10, 11, 12 (Accelerated)

You know you are the #1 Asset in your business and Life and the concept of the 'King Eats First' is not a concept any longer it is a reality backed by action. You have zero guilt around the amount of money you take from the business based upon the value you have and continue to create. You are passionate about investing in the business but have come to realize that one of the best investments in the business is the Investment in expanding and protecting your mindsets and skill sets. You know that your results in business and life are a function of the value you see in YOU and so investing in YOU is Priority #1.

WHAT IS YOUR SCORE? ________________ / 12

MY #1 INVESTMENT

INVESTMENT: *THE INVESTMENT OF MONEY OR CAPITAL IN ORDER TO GAIN PROFITABLE RETURNS, AS INTEREST, INCOME, OR APPRECIATION IN VALUE.*

Level 1, 2, 3 (Asleep)

You feel clueless when it comes to investing even though you know at some level that you should be investing in something for the future. You have created what you have in business through pure hustle and this has left little to no time for you to consider investing at all. You do not view your current business as an investment and when it comes to investing your mind immediately begins to consider something that is outside of your primary business.

Level 4, 5, 6 (Awake)

You have started down the path of the INVESTOR and acknowledge that ignorance is not the answer and this has created a desire inside to start studying and investigating this aspect of your world. You have begun to entertain the ideas of investing from many different sources, the stock market, real estate and multiple other places. Although they seem interesting and a good possibility you are still uneasy about the plans being presented but can see no other alternative and so you begin allocating money outside of your direct control into these diverse assets. Relinquishing control of your money. You still do not see your business as an investment but simply the means to the end of investing.

Level 7, 8, 9 (Active)

You have experienced the pain of diverse investing in assets that you have little to no control over. You recognize that your Human Life Value assets have a direct impact on your business. You sit back and look at your financial reports and recognize for the first time in your life that your business is by far the #1 producing Investment that you have ever made. You feel a little foolish for your "gambling" style. Investing in things you know little about and have begun to see the cost of discounting the goose that lays the golden eggs in your life — Your business, but have not truly made the 100% emotional shift to see that your business is and has been the #1 Investment you have ever made.

Level 10, 11, 12 (Accelerated)

You value the fact that all your hustle and sacrifice has created the greater investment opportunity in the world for you. You continue to maximize and expand your business knowing that they are the ATM machine you had been unable to see for years. You recognize that your #1 Investment is and has always been your business and this brings a huge sense of simplicity to the game of investing for you. You wake up every day excited about the opportunity to double down and invest in your #1 Investment.

WHAT IS YOUR SCORE? _______________ / 12

MY #1 STRATEGY

STRATEGY: *A PLAN, METHOD OR SERIES OF MANEUVERS OR STRATAGEMS FOR OBTAINING A SPECIFIC GOAL OR RESULT.*

Level 1, 2, 3 (Asleep)

You have no strategy for creating, investing and expanding in wealth. You lack cash liquidity and in the back of your mind truly have no solution to the ever changing climate of the economy and the marketplace. Your mindset is one of hope for the future and yet at the same time denial of the reality that no one is coming to save you from yourself. You believe that if you just put your head down and hustle, in the end, the government, or some entrepreneur smarter than you will somehow make everything work out.

Level 4, 5, 6 (Awake)

You finally have started to create a strategy for money and investing in your business and life. You have also come to understand the massive importance of cash liquidity and have begun to make moves to get more liquid with your money. Your mindset has clearly shifted to "I hold the keys" to my liberation and you realize that there is no way to outsource the planning of your future to someone else. You are committed to continue to expand your plan and strategy for wealth and have begun to build a team to support you in this.

Level 7, 8, 9 (Active)

You have a clear strategy. You have most of it together but you are still in the "get it locked and loaded" phase. Although the plan is clear making sure all the parts are in place is still a challenge. You have been able to create a powerful strategy for both protection and production but still know that there is testing and proving that will still need to be done to take the theories you are operating on into reality. You are still frustrated with the lack of leverage with your dollars but are hopeful that you can get your money in motion at a higher velocity as the strategies and plans start to play out in your life.

Level 10, 11, 12 (Accelerated)

You have a solid, proven strategy that is clear and written down. One that guides you when it comes to investing in YOU, your business and your wealth. You have maximum control of your money and have a system set up where your money is guaranteed, protected and liquid for you to access when you need it regardless of the state of the economy or marketplace. You now pay yourself first. You now use the velocity of money multiplier getting more than one turn out of your cash. You only invest your cash where you have a calculated way to leverage your own personal expertise to maximize the expansion of that investment. While the rest of the marketplace run around like crazy people, you sit calm at the eye of the hurricane with strategy on your side.

WHAT IS YOUR SCORE? _______________ / 12

MY INSURANCE

INSURANCE: *COVERAGE BY CONTRACT IN WHICH ONE PARTY AGREES TO INDEMNIFY OR REIMBURSE ANOTHER FOR LOSS THAT OCCURS UNDER THE TERMS OF A CONTRACT.*

Level 1, 2, 3 (Asleep)

You give zero energy to protection at this time. You find yourself in survival mentality and this focus on "hustling" to pay the bills has created zero space for you to even focus on the conversation of protection and transfer of risk. Insurance is an expense to you and if it wasn't required by law in some cases you would likely never even consider paying for it in your life. You cannot see the connection between protection and its effect on expanding production.

Level 4, 5, 6 (Awake)

You have taken some losses and for the first time you can see that without protection you are unable to produce at the highest level. You have been able to manage some of the "hustle" mentality to a point that it has allowed you to slow down just enough to see how exposed you are and this exposure does not feel good knowing how much risk you are managing in your business and personal life. You, for the first time, begin to invest in insurance as a strategy but in your mind still look at it as an expense and not enjoyable.

Level 7, 8, 9 (Active)

You have made the shift mentally for the first time and your actions are starting to support that shift in a massive way. You can see how insurance is not an expense but is actually one of the greatest investments you can make to sustain and protect your production. You also see that the fastest way to manage the risks outside of your control is to transfer them to an insurance company. You are no longer angry about paying for insurance and you welcome its role in your life but you have still not been able to see how intimately connected your protection is to your production.

Level 10, 11, 12 (Accelerated)

You are passionately focused on the protection of what you have created as well as the protection of all the key players and true assets at the core of that creation. You can clearly see the connection between protection and production and recognize that maximum production is born from maximum protection and so you invest daily, weekly and monthly into the foundation of protection in order to explode your production. You experience insurance not as an expense but as an investment that operates as a shield as well as a sword in the battle of business and life. You have become a beacon of a KING with a KINGDOM that is not only expanding but that will sustain the test of time against eroding factors of life. You have built an EMPIRE.

WHAT IS YOUR SCORE? ________________ / 12

MY DEBT

DEBT: *AN OBLIGATION TO PAY OR PERFORM ON SOMETHING SUCH AS MONEY.*

Level 1, 2, 3 (Asleep)

You are always behind. CC's are racked up, you owe money to everyone, you spend much more than you bring in. You were never taught how to manage money. You have not stopped to think about what life might be like if you started tracking your cash flow. You've never measured the effect of debt and its true cost in your life. There is no standard set here.

Level 4, 5, 6 (Awake)

You know you need to do something but you never will. Interest paid on debt controls you. You pay so much out of your cash flow to debt that it's impossible to get by. You are leveraged to the max. The banks own everything you have. You have decent credit and you abuse it. You don't know how to utilize it as a tool to produce with. You want to but you have no clue on where to even start. Fear doubt and worry run your life in this area. The need to be loved, be significant and have variety rule your life. Therefore, you're buried with this oh so heavy burden of debt.

Level 7, 8, 9 (Active)

You have a plan but it is based on what a financial institution wants you to do. You pay down all debt thinking the less you pay in interest is the best thing to do - even at the cost of paying less in taxes. But you don't know this. It's what a bank has told you or what your parents taught you. Get out of debt is the focus. You've set standards but they are based on the bank's agenda not necessarily meeting your full potential.

Level 10, 11, 12 (Accelerated)

You know how the wealthy play this game and you leverage it with guarantees in key areas. You always have more assets, cash assets guaranteed, protected and liquid to offset any liability at any time. You pay yourself interest. You maximize write offs and save the difference. Your focus is on growth and contribution. This drives your debt. You only have productive debt. All unproductive debt is being funded by your personal banking system. You are empowered by "knowing versus hoping" that your debt is all productive. You never borrow for consumptive or destructive purposes. You leverage banks when you want to, but you do not have to. Big difference.

WHAT IS YOUR SCORE? ________________ / 12

MY TAX STRATEGIES

TAX STRATEGY: *SUCCESS TOOLS UTILIZED AT A HIGH LEVEL WITH THE INTERNAL REVIEW SERVICE.*

Level 1, 2, 3 (Asleep)

You don't file a return. You have bad credit. You have no desire beyond survival when it comes to any kind of tax planning whatsoever.

Level 4, 5, 6 (Awake)

You file taxes but have no strategy. If you got audited, you would be screwed. This is a huge fear for you. You write everything off and keep really bad tax records. You delay your tax return. You don't have an accountant. You file on-line with Turbo Tax or at Walmart. You live in fear of taxes. You want to change this but say "I don't have the time." The need for uncertainty/variety in your life drives you and you're not aware of it. This is a massive area in which it shows up. It messes with your head, your heart and soul all day long every day. Your reactionary all the time with your taxes. You believe you will always be able to hustle your way to pay the tax bill every year. There is no planning here. The pressure is massive; it weighs you down in every area of life as a result. It's not fair is it? And I know, it's not your fault. You have never taken the time to understand this area, no learning taking place here.

Level 7, 8, 9 (Active)

You study tax strategy. You plan every year. You have a tax account set up at the bank - you pay quarterly payments. You know the basics and it feels like enough. You pay yourself a set salary and distribute on top of that. It's all based on the advice from your accountant. You buy things at the end of the year to lower your tax bill whether you need it or not. Life is excellent here. But excellent is actually just good nowadays.

Level 10, 11, 12 (Accelerated)

You are strategic in your tax plan. You have a tax team that you visit with quarterly at a minimum. You plan. You have a foundation set up or you make contributions in a charitable way fulfilling you to the highest levels. You pay your taxes now after all legal write-offs can be made. You have significant amounts of money in tax-free accounts because you have studied tax history knowing we are in a low tax environment with the most amount of pressure being put on government-subsidized programs than ever before with the most amount of debt than ever before. You take advantage of all legal write-offs: 1. Mortgage interest being the #1 personal deduction you can take, 2. Kids as dependents, 3. Any charitable contributions - you maximize these first. At the core of your mindset, your #1 overall arching tax strategy is that of earning another dollar. Yes, you do all you can strategically but you focus on production at the highest level in your mind around taxes. You know no one ever shrunk their way to wealth.

WHAT IS YOUR SCORE? ________________ / 12

MY MAXIMUM POTENTIAL

MAXIMUM POTENTIAL: *THE FULL ECONOMIC POTENTIAL OF ALL THE CASH THAT WILL PASS THROUGH YOUR HANDS.*

Level 1, 2, 3 (Asleep)

You make cash and spend every dollar of it. Tax is a massive eroding factor in the amount of money you actually hold onto. Federal income tax, state income tax, FICA, Medicare, tax on gas, property tax, sales tax on unlimited items, luxury tax, etc. The next eroding factor is that of interest paid on debt. 35% or .35 cents on each dollar you earn goes to interest on debt. Mortgage debt, auto loans, lines of credit, credit cards, leases, etc. It's an incredible amount that passes through your hands; you hold onto none of it. ZERO cash is being saved. How could you possibly even consider saving when you have these kinds of economics going on in your life.

Level 4, 5, 6 (Awake)

You go from zero to about 2-4% savings rate now. You know this does nothing in the grand picture. You know you need to save but it has not become a must in your life. You have no commitment. Your lifestyle is your top priority. You keep saying "someday I will." You think "I hustle my butt off and therefore I'm entitled to a great lifestyle." This mindset actually ends up biting you in the butt - keeping you in scarcity, creating in scarcity, and feeling a tremendous feeling of lack. Your driving need is significance in your life and as such you will sacrifice the security of your family's economic plan to keep this significance. You earn a higher income but it goes to taxes, debt, and lifestyle. The need for significance drives the ship, leaving you wanting but never doing anything about it.

Level 7, 8, 9 (Active)

You have transformed from significance to growth in your life. You know now, for the first time, that growth is a more fulfilling need. You have tax strategies that lower your overall taxes, allowing you to hold onto more money you make. You are also starting your own banking system where you pay interest to yourself versus a bank. Holding on to more creates a very high rate of return. You now have hope for the very first time that you don't have to sacrifice lifestyle to do this. You are empowered.

Level 10, 11, 12 (Accelerated)

You are truly achieving your maximum potential by paying less in tax today and in the future holding on to more, which allows you to save more. This creates a very high rate of return for you, holding on to more of the cash that passes through your hands. You have created a fully functioning personal banking system, paying yourself versus a financial institution interest. This allows you to create at the highest levels in all areas of your life. Growth and contribution are now the driving needs in your life.

WHAT IS YOUR SCORE? ________________ / 12

MY LEGACY

LEGACY: *THE LIFE WE LIVE AND DIE BY TODAY WORTHY OF A LEGACY FOR FUTURE GENERATIONS.*

Level 1, 2, 3 (Asleep)

You have little to no thought about legacy. You know what the word legacy means but you cannot even consider it due to the economic forces in your life. You, in no way, can consider this as an empowering part in your life. Survival only here.

Level 4, 5, 6 (Awake)

You understand legacy. You desire it, but have no clue as to how it would even be part of your life due to current economic forces at play. You live in fear that if both you and your spouse died, the state you reside in would make any and all decisions as to where and who the kids would be left with. This haunts you subconsciously and consciously when the topic comes up - especially when asked or when you read about it in assessments like this. It lowers your production and overall peace in your life. You have not thought of contribution in any way for charitable giving.

Level 7, 8, 9 (Active)

You have a handwritten will. You want a family trust but have not executed one or you have one and it's not funded properly. It's outdated. You don't utilize it like you could. You have basic life insurance, legal documents but if you died, good luck on those estate planning documents actually doing what they say they will do. This too limits the peace that you could be creating within your life. You are starting to think legacy for the first time ever. You want to leave a legacy of both your mental capital and financial capital.

Level 10, 11, 12 (Accelerated)

You have a legacy mindset that drives all areas of your life. You know that your estate plan, when utilized, will last for generations and generations, empowering you today to create expand and grow even more than before. You extract life lessons and deliberately seal them up in the estate plan, legal documents. Your estate plan is bound and current. Funded to the max and updated regularly. You have a board to assist in the execution of said document, a statement of purpose along with a library of your family's beliefs, your most precious human life value assets that would allow for your life legacy to live on far beyond your own life. This allows you to create more today than ever before. It truly is your legacy mindset that empowers you today the most. For many this is the first generation legacy that is taking shape. When this is reality, life starts to transform to the 2 highest most fulfilling long term needs; growth and contribution. This is truly living in the prosperity mindset.

WHAT IS YOUR SCORE? ________________ / 12

The Vault AIS™ Self-Assessment Scorecard

Write the total from each of the self-assessed categories in the space provided below. Then add the ten category scores together to give a final mindset score.

My Wealth Score: _____

My Money Score: _____

My #1 Asset Score: _____

My #1 Investment Score: _____

My #1 Strategy Score: _____

My Insurance Score: _____

My Debt Score: _____

My Tax Strategies Score: _____

My Maximum Potential Score: _____

My Legacy Score: _____

TOTAL MINDSET SCORE: _____

MINDSET RANKING

LEVEL #1: ***Asleep (0 - 30)***
LEVEL #2: ***Awake (31 - 60)***
LEVEL #3: ***Active (61 - 90)***
LEVEL #4: ***Accomplished (91 - 110)***
LEVEL #5: ***Ascendant (111 - 120)***

The strongest financial institutions in the world are those that control the money: banks. Banks control money.

Ask yourself:

- What are the strongest financial institutions?
- What are the safest financial institutions?
- How do they make money?
- What do they do with your money?

Banks do something different with your money than what you were taught to actually do with your own money!

Think about it. Banks want your money. They want your money on a regular basis. They want to hold onto it for as long as possible. When it comes time for you to go and get your money, they want to pay it back to you as slow as possible. Every product and service they manufacture meets that agenda. It's no surprise. There's no conspiracy going on here. Yes, they teach you to do one thing with your money and then they do something exactly opposite of that. They teach you to accumulate it and not touch it.

Wouldn't it be great to retire off such a large sum of money that you could live interest only from it? The miracle of compound interest. "Don't touch it, you'll break the compound interest growth curve." You have heard all of the dogma out there. All the sales techniques that meet the agenda of the financial institutions. Now, we get a benefit from it, sure, I'm not saying we don't, but is it the most efficient thing that you can do with your money? When we exchange in this way, who is actually at risk? Is the bank at risk or are you at risk?

It was just this last weekend that I was with my son, Kadin, and my wife, Wendy. We drove about 30 miles to a reservoir that is overflowing with the spring runoff. It was beautiful, we took pictures and you could feel the energy and the noise of this rushing water going over the waterfalls. Down at the bottom, it made a hard-left turn, carving away the outside edge; there was a stagnant pool of water that was not moving.

Contrast the stagnant pool of water with the rush of the waterfall and the river. All that energy and motion with the water going down the waterfall versus that stagnant, stinky pool of water. What has more energy? I felt significant energy when I was in the rapids and I could feel that water. Unlike when I was down by that stagnant pool of water, I felt energized, I felt purpose, I felt passion, I felt alive. Next to stagnation, I didn't feel any energy, I felt empty inside. It was just still, stagnant, and stinky.

You don't want to drink water from a stagnant pool of water. You want to drink water from something that's flowing, that's clean, that has energy around it. When you experience a financial setback, as I did in 2007-2008, you have a choice: be stagnant or flow forward by reading, leveraging mentors, revisiting training & education, and studying in groups. In other words, extract the life lessons and then get to work. It took me 3 hard years to implement this in my own life. When I did, Vault AIS™ is what came from that experience. It's what you're seeing right now, what many are benefiting from today.

This is Vault AIS™ and the AIS triangle™:

#1 Asset, #1 Investment, & #1 Strategy.

The following is what I draw out with my clients in every meeting that I have with them.

#1 Asset

Draw two balance sheets on a sheet of paper. The first balance sheet is going to be what we call P.V. or your Property Value balance sheet. We all have one of these where we list out assets and liabilities. Assets here would be: your home, the equity in your business, cash, maybe your 401(k), maybe cash value from a life insurance policy… On the other side are your liabilities such as: a mortgage, loan, or maybe a credit line.

P.V. Ballance Sheet

Assets	Liabilities
Cash	Mortgage
Business Equity	Loans
Home	Credit Lines
401k	Tax Debt
Insurance cash value	

Assets minus liabilities equal the equity in your property value balance sheet. When you work with any typical financial planner out there today, they're going to talk to you about assets meaning "property value assets". However, each of you has an adjoining balance sheet that we call an HLV or Human Life Value balance sheet. Your Human Life Value balance sheet has assets and liabilities on it also.

Think about your HLV assets as your mental capital. Things that you have a purpose, passion, and expertise in. These would be your: experiences in life, morals, values, integrity, formal education. It would be living by a moral compass or code that you live by. For me, it's my commitment to be real, raw, relevant, and ruthlessly committed to results.

H.L.V. Ballance Sheet

Assets	Liabilities
Life Experiences	Fear
Moral Compass	Scarcity Thinking
Values	Emotional Judgments
Integrity	Disappointments
Formal Education	Frustrations
Passion	
Purpose	

There are also some liabilities on this sheet, such as: scarcity thinking, emotional judgments, disappointments, frustrations… Items that we want to do the work on would list under the liability column in your human life value balance sheet.

Don't just ponder this, drawing all of this out provides clarity. Inside of that clarity comes the realization that your human life value is the source and the creator of all the property value that you have created in your life. Think about it.

Look at what you've created in your life, your career, and your business. How did you create that? You created it by first learning and gaining experience, knowledge, expertise, purpose, and passion, and then going out and exchanging in the marketplace. In that exchange, there are dollars that are exchanged and those dollars you can use to create property value. It's a simple formula. If you want more property value, go out and increase your human life value first.

For example, after losing my entire life savings in 07-08, I went to work. I went to work on myself first and foremost and then I went out to assist others and started exchanging with them. I'm proud to say I've been able to earn back all that money that I lost. Since 2011 until today, I've been able to generate and create the cash that I lost in that bad investment, as a result of understanding and having clarity around AIS and utilizing it in my life personally and professionally. Human life value is the source and creator of all property value. Each one of us are our own #1 Asset.

The #1 Asset out there today is you. Let me share a concept my friends and I call the "king eats first." When you're on an airplane and they're giving you all the instructions before you take off, you are told, "If the oxygen mask falls, put yours on first before assisting someone next to you." Why? So you can breathe, so you can actually be of service to those around you. If you're suffocating, how can you assist someone else?

What areas of your life are you suffocating in? What areas of your life are you not able to breathe or have that lack of "oxygen"? What is preventing you from experiencing and creating? What areas of your life are there HLV liabilities, "scarcity thinking" on your Human Life Value balance sheet that are taking away from your ability to exchange in the marketplace? Those are the areas that we would have you look at first, those are the areas that I challenge you to look at if you want to create more wealth. It has everything to do with wealth creation.

That's why it's the 'A' first; taking care of yourself. I deliberately do things in the morning to set up my day conducive to the results that I want. Body, being, balanced, & business on a daily basis. We're clear in this process here at Vault AIS™. Circle both of your balance sheets and then write in the middle, "Family Bank".

Family bank is a concept whereby you use your money, knowledge, intellect, human life value assets, and property value assets for future money decisions that you're going to make anyway. The difference is you pay yourself the interest and that creates a very high rate of return.

P.V. BALLANCE SHEET

ASSETS	LIABILITIES
Cash	Mortgage
Business Equity	Loans
Home	Credit Lines
401k	Tax Debt
Insurance cash value	

FAMILY BANK

H.L.V. BALLANCE SHEET

ASSETS	LIABILITIES
Life Experiences	Fear
Moral Compass	Scarcity Thinking
Values	Emotional Judgments
Integrity	Disappointments
Formal Education	Frustrations
Passion	
Purpose	

Then add to this "Think Legacy". Thinking legacy out of self-interest. I think legacy out of self-interest because when I think legacy, it empowers me. When I'm empowered, I not only am more fulfilled at an individual level but I'm able to go out and exchange in the marketplace at a higher level. #1 Asset is about power. It's about creating power. It's about purpose. It's about passion.

If you want to create more power, if you want to have more ideas, more creativity, if you want to increase your personal stock value within your career or in your own business, then invest in yourself first. See yourself as the #1 Asset, start taking care of yourself or take care of yourself more than you have up until now. Do this out of self-interest.

It's empowering for me to think about my wife Wendy and our two kids, Kennedy and Kadin. I create more power on a daily basis as a result of thinking about them. While I'm alive, I'm going to continue to teach them, but God forbid something happens to me or something happens to my wife Wendy and I, we have an estate plan, where all the money and our life insurance death benefits and our assets will flow into a family trust. That family trust has a statement of purpose. That family trust will live on for generations beyond my wife and me.

Have strings attached inside your trust, have a statement of purpose, don't just give them the cash. It pisses me off to hear attorneys telling their clients that "the heirs will have three chances to blow the money." Maybe your trust is set up this way. At the age of 25 the kids get a third of the money, at the age of 30 they get the next third, and at the age of 35 they get the remaining third of the money in the estate; they have three chances to blow it.

Well, that's not really empowering. I don't want to wake up on a daily basis grinding my ass off thinking that if something happens to me, my family has three chances to blow the cash. That's not purpose, there is no passion I can get from that. You have a trust that you can make changes to, you can update it, you can put in conditions and strings so the kids can use the money for certain things that perpetuate the legacy. You see, you will want this for your family if you're living #1 Asset yourselves.

#1 Asset is you thinking legacy, having a family bank, having a continuation estate plan that lives beyond your life and your spouse's life. I found this gives my wife and me more power every day to wake up in power on a daily basis.

I created Vault AIS™ for each one of you to eliminate the banks, to eliminate the financial institutions, and to eliminate all the dogma that's out there today and to gain clarity and ultimately to gain more power.

There's a concept out there today called C-O-L-I, corporate-owned life insurance. Fortune 500 companies, as well as many other businesses, understand the value of HLV Assets to their companies. They purchase permanent life insurance on their key executives and they use the cash in those policies as well as the death benefit to continue to run their corporation. When the key executive retires, they pay a pension to them. The key executive will ultimately die someday in the future and the death benefit of that life insurance policy is paid back to the corporation replacing a significant portion if not all of the pension that was paid out to that key executive.

Are you seeing this? Are you seeing the possibility in your own life that you can utilize guaranteed fixed products to not only bank with yourself but also to create more than you could ever create in the stock market, by coordinating them with money decisions you're going to make anyway and create this family bank concept in your life?

Have a death benefit today so if you were to die you could replace your income for your family, but have a death benefit for the future that will come in and replace all of the assets that you created, that you and your spouse spent during the later years of your life, so the death benefit ultimately becomes a wealth replacement tool.

#1 Investment

What is the #1 Investment that you've made or could make when it comes to money? There are many places that you can put money, but what's the #1 Investment? As we have shown, investing in yourself is the #1 Asset. Naturally then, your own business or career is the area that utilizes your human life value assets the most.

Remember the human life value balance sheet under #1 Asset? It's the area where you maintain control, the area that you have knowledge, purpose, passion, expertise, and where you can maintain control. This is the only area where it is okay to take risks. It's important for you to take risks. Risk fulfills you; we seek risk. Risk is having variety in your life.

Yes, we seek certainty. We also seek uncertainty, significance, and love. The certainty is what guarantees our protection, the knowledge. The risk, having variety in your life, is just as important to keep you fulfilled. We take the risk in areas that we control and the area that we have the most knowledge, expertise, purpose, and passion. We do not seek risk in areas where we relinquish control.

#1 Investment has been and will always be an area in which you control the cash and the decisions, and the area that you have the most human life value, knowledge, expertise, purpose, and passion in. That's your own business and career.

Think about it, what has brought the most amount of money into your life? What will continue to bring the most amount of money into your life? It's the business that you own. It's your ability to produce in your business at the highest level. It's the career that you're in and your ability to continue to produce at the highest level in your career. If you're in a career and don't own your own business, what are you doing to increase your personal stock value? What are you doing to increase your mental capital, to increase your personal stock value, to become a bigger asset to the business that you work with or for?

Again, your #1 Investment is something you control! Your own business or career has put the most money in your pocket and it will continue to put the most amount of money into your pocket, moving forward.

If there's something going on in your life or somewhere that you're putting your money that is stressing you out and you're not controlling it, then you are by default experiencing fear, doubt, and worry. You are not controlling it. It affects your ability to produce at the highest level in your business or career. It's not worth it. It's too high of a cost.

The #1 Investment is your business/career and your ability to protect your courage and your confidence at the highest level to be able to continue to ensure that you'll be able to produce at the highest level in your business and in your career. Where do you get the money right now that you save or put into vaults or into strategies or into investments? You get it from your business or your career, your ability to produce. The secret and the key to your success financially is gaining clarity around the AIS Triangle™, acknowledging and accentuating you as the #1 Asset. Acknowledging and enhancing your business or your career is the #1 Investment.

In order to leverage this #1 Investment, you have to expand and use your #1 Asset. This is why #1 Asset must come first. The #1 Investment has to do with marketing, sales, and systems. How could you apply a course on leadership to build wealth inside of your business? What if you took a course on marketing or sales? What if you used marketing to tell your personal story to be more influential at a higher level? Can you see that investing these skills into your business could dramatically increase your ability to produce at a higher level inside of your business or your career? Do you see the correlation here? I'm sharing this with you so you can take this as a model into your life and compare it against what you're currently doing. There is simply no faster or profitable way to build wealth inside of your life. No amount of hope, typical financial planning (IE: gambling), entitlement, nor inheritance can hold up to the test of investing in your own business or career.

#1 Strategy

Earlier I shared how I lost all my cash and how it took me 3 years to recover mentally. What I didn't mention is that I was doing exactly what typical financial planners tell clients to do. I was taking huge risks in the hope of gaining a huge return. I was hoping to win the big payout and be "set for life". Not surprisingly, I lost big time. Millions of dollars were at risk and I lost it all. Risky investing in stocks, markets you know nothing about, and money handlers that make more off charging fees than off of investing themselves… It's so similar to gambling that I am not sure how it's legal! Don't do this to yourself. The fear, doubt, and worry are debilitating.

What then, do you do with excess cash that you do not use to build yourself or your business/career?

You will want to keep it:

- Guaranteed.
- Protected against creditor claims and lawsuits.
- Liquid.

Relinquishing control of your money is your #1 Strategy.

#1 Asset is you, take care of yourself.

#1 Investment is your own business or your career.

#1 Strategy is keeping cash that you're going to keep outside of yourself or your business, guaranteed, protected, and liquid. Guaranteed to protect your mindset and your ability to continue to produce at the highest level.

I'm clear about what I want, this changes and evolves. Are you clear about what you want? Are you setting targets? If you are, you'll see yourself as the #1 Asset. You'll see yourself as the solution. You'll see your career and your business as the #1 Investment. You'll want to put the cash that you're not able to put back into yourself, or your business/career, in an area that's guaranteed, protected, and liquid, to protect your mindset to be able to continue to produce at the highest level in your business or career.

High-risk equals high-reward, low-risk equals low-reward. Have you heard that before? Have typical financial planners in your life or HR departments with your 401k came to you and said, "Hey, make an allocation to your 401k. You're younger, you can take more risk." Well, that's not true.

Just because you're younger, it doesn't mean you can take more risks. It's the same loss, whether you take the loss now, 10 years from now, 20 years from now, or 30 years from now, it has the same effect on the bottom-line number.

Now, I'm a capitalist. I want to earn the highest rate of return that I can. Did you know that there are products out there with financial institutions today that you can put your cash in and get a guaranteed 4% on your money? Would you rather have a guaranteed dollar or a dollar at risk? We can leverage a guaranteed dollar more than a dollar at risk, especially when we're going to relinquish control of our cash.

Remember, you maintain control of cash inside of your business or career, this is where you can take some risk on it. It's important for you to take risks, but only do so in an area that you control, IE: Where you have knowledge, expertise, purpose, and passion. Don't take it in an area where you relinquish control of your cash.

We use guaranteed fixed products here at Vault AIS™. We assist our clients in taking a macroeconomic view of everything that they have going on financially. We organize that together and we eliminate confusion and frustration with money decisions that they're currently making. We look for inefficiencies or money leaks.

If there are money leaks, are there areas where you're putting money and it's taking power away from you? We want to stop that, especially when you start seeing yourself as the #1 Asset, and your business and career as the #1 Investment, and the #1 Strategy in your life is a Vault. Think of the characteristics of a vault; guaranteed, protected, liquid. This is where you put your cash.

You put your cash here for many reasons; to protect your mindset, to get the guarantees, to be able to produce at the highest level in your business or career, but you also put it there to use for future money decisions that you're going to make anyway, and you pay yourself the interest versus a financial institution, this creates a very high rate of return.

You use it for the family bank concept. You use it to pass on, not only the economics of money to future generations but also your mindset, your human life value assets.

This process of AIS and the AIS Triangle™ in your life will assist you in holding on to more cash, paying yourself the interest versus financial institutions, eliminating frustration, confusion, fear, doubt, and worry around money. Maintain control. Invest in yourself. You're the #1 Asset in your life. Invest in your business and your career next, it's the #1 Investment, it has been and it always will be. The #1 Strategy when it comes to your cash outside of yourself and your business or career is a vault, keeping that cash guaranteed, protected, and liquid.

The Economic Value of Certainty

Les McGuire, MBA - August 19, 2003

This is supposed to be an article about Whole Life Insurance, and for those who have "eyes to see" it is. However, before discussing product, philosophy and process must first be scrutinized. Only then will we be in a position to determine the value of a product.

The prevailing methodologies of most Financial and Insurance Planning are plagued with an error that will almost inevitably be a fatal flaw to the ultimate value of these plans to the client. The source of the error may sound overly simplistic to state, but the implications are profound and far reaching beyond our ability to measure.

The problem is that the stated objectives of most plans and their underlying philosophies violate the core principles of basic economics. While I believe most financial advisors are honestly trying to do what's best for their clients, a lack of economics training and the tools to test the validity of one strategy versus another limits their ability to clearly discern substance from illusion in the plans they create.

From my observations of the financial services industry it seems to me that most of the training and education professionals receive is in product and company knowledge, basic tax law, historical performance of various assets, and sales skills. While these areas are absolutely essential for any advisor to understand, they leave professionals deficient in the skills and knowledge necessary to perform real economic analysis. A closer look at some common methodologies, when overlaid by a discussion of economics principles, should help identify flaws and give clarity to alternate approaches which conform much more closely with sound economic philosophy.

My definition of the word economics is "The Science of Scarcity." Any time we are considering utilization of a scarce resource we have an economics dilemma. Money is certainly a scarce resource, but we must remember that it is not the only limited resource in people's lives. Hence, economics is not inherently a financial discipline, but rather the science of the efficient use of any resource.

Economic "costs", therefore, are not limited to money, but rather any resource which is under-utilized becomes a cost from an economics perspective. Furthermore, in economic terms, "risk" is not limited to the potential loss of money, but is broadened to include the possibility of under-utilization of any resource, including, but not limited to, lost money. We and each of our clients possess numerous non-financial resources that must also be considered. These include assets such as time, effort, focus and attention, hope, faith, love, integrity, desire to contribute and excel, and willingness to take risk. It is entirely possible (and actually quite common) for the disclosed "price" of a choice to be low, but for the economic "cost" to be extremely high.

So a true "cost-benefit analysis" must consider more factors than what readily meets the eye. In addition to the obvious (what is "seen" in economics jargon), we must also consider the consequences which are "unseen" but nevertheless real. Embezzlement could be an example of an economic loss that is real but unseen. These "seen" as well as "real but unseen" factors include both short- and long-term consequences, and both primary and secondary effects. They include the impact of a choice not just in one area but in all areas. If we understand and believe that the ultimate objective of any economic planning in which we participate is to help a person achieve what he or she really wants most in all areas of his/ her life, then we must be concerned with all scarce resources all the time.

This is admittedly a tall task, but anything less is obviously less than ideal. In fact, if we want to maximize our own income and potential as professionals, we need to understand economics as it applies to our own self-interest. In a free-market economy, dollars follow value in the long run. So, if you want a dollar that you currently do not possess, then obviously somebody else currently possesses that dollar. The only way that the person will part with the dollar is if he believes that the value you are providing is worth more than the dollar he is giving up. Hence, in order to achieve maximum profitability over time, you must learn to use your unique abilities to provide maximum value to others. If you do not have the skills, tools, or willingness to do that, then you always will be vulnerable to losing your customer to someone else who has the ability and desire to help that person identify and achieve what he wants most in all areas of life, both short and long term. If you pay the price to provide this level of value to your clients, they will never leave you, and your only competition at that point will be a person's lack of concern for his own future.

With core economics philosophy in front of us, let's consider some common planning methods and test how they withstand economic scrutiny. The problem begins with the stated objective of most planning approaches. By their own admission, most plans are designed to meet the stated needs and financial goals of the client. While this sounds like a worthy objective at first glance, it is actually a serious violation of basic economic philosophy.

If comprehending both what is seen and unseen, now and into perpetuity, is difficult for us as professionals, what could possibly qualify the individual, who has come to us for help, to really know what his needs will be over time? Is it possible that what he says he needs and wants might not actually be what he would want or need if he could see the end from the beginning? For example, I could ask a person how important disability income planning is to him and he might say, "It's not important at all." Is it possible that the assumptions he holds and based his answer on, i.e. what he "sees", is not at all congruent with the reality he will face? If he ends up permanently disabled a month later, would he change his answer? If we take his answer at face value and design a strategy based on what he thought he wanted, would we really have helped him get what he wants most out of life?

In order to generate proposals, advisors typically need to "fix" a number of unknown variables in order for their software to calculate. The most common approach is to either ask the client what he thinks the variables will be (such as inflation, market performance, interest rates, tax laws, life expectancy, health status, future income needs, desired future value of estate, etc.) or to tell the client, based on our understanding of historical data, what values would be reasonable.

However, does what the client or the advisor "thinks" inflation will be have anything to do with what inflation actually will be? Does what we or our clients "think" about any of these variables have any influence whatsoever on the reality that will unfold? Obviously, the answer is, "No, of course not." Therefore, is there much probability that the "answers" our software generates based on these inputs will be anything remotely close to what the client actually experiences throughout his or her lifetime? Probably not. Then why do we ask these questions? My experience is that we do what we are trained to do, and we are unaware of any better alternative. Upon completion of the plan, most honest advisors tell their clients something like the following, "The only thing we know for sure is that all of these numbers will be wrong. We will try our best to make adjustments each year in an annual review."

Even the more advanced techniques, such as Monte Carlo simulations, while certainly more sophisticated and comprehensive in their methodology, are still limited by the probabilities gleaned from historical data. If we had a guarantee that history would repeat itself in all areas of possibility, then we would be fine using such approaches. The problem is that we have no such guarantee.

By contrast, according to the "science of scarcity", our only stated objective should be to achieve maximum utilization on all available resources with the highest degree of certainty possible. The client's stated needs or goals are irrelevant when the objective is maximization. Most people, limited by preconceptions and misinformation, will shoot for far less than their maximum potential if asked to state their needs and goals.

For example, a client might tell me what his perceived life insurance needs are, but if he knew he was going to die next week, his stated need would be irrelevant, he would want as much as he could get. And since he may in fact die next week, the only right amount for him to have would be the amount he would want if the event actually occurred; in other words, the maximum.

A person may tell me what he thinks his retirement income needs will be, but does he really know? No, he does not. How does he know what a dollar will even be worth in the future? How does he know how long he will live or what his health will be? What if he has cancer and a cure is discovered, but it costs 100 times more than the medical costs he had "planned" for? What new and exciting things will he want to do or own in the future that he has not even considered today? How can he know today how much money he will want to leave behind to charity or his heirs forty years from now? Is it possible that the same person may answer differently at age 90 than he did at age 40? Because of these and many other possibilities, the only right answer to the question, "How much money will you need at retirement?" is, "I don't know. As much as I can get."

What people really want, when their minds are opened to the possibility, is the maximum value in every area of their life with as much certainty as possible. Even those who are self-proclaimed "risk tolerant" are kidding themselves. We should assume that everyone has a risk tolerance of zero, meaning that if it was possible, they would want every economic choice they ever make to work perfectly. No one really wants to lose money, they just think that it is a prerequisite to making big money because that is what they have always been told. If they could make the same returns with no risk, everyone would want to. I am told that Warren Buffett, a somewhat successful investor himself, has three main rules of investing: Don't lose money, don't lose money, don't lose money.

So how do we discover strategies that will give people what they really want, short- and long-term maximization of all resources with minimal risk, with the highest degree of certainty? Process, not product, is the key.

The first step is to have the skills and take the time to help people discover what they really want most in life. Only when we understand their true desires and objectives can we begin to test the likelihood of various strategies getting them where they want to be. In determining what they want, separating methods from objectives is absolutely critical. For example, having a paid-off home is not an objective, it is a method that the client believes will give him what he wants. What he really wants is not a paid-off home, but the security and peace of mind it gives him, or the increased cash flow, or happiness based on a spiritual philosophy, etc. We must not allow people to believe that their preferred method is the objective in and of itself. It will inevitably lead to economic risk and loss every time.

Next, we must have the skills and tools to test the possible outcomes of any given choice or combination of choices over time. This is similar to the process employed by a master chess player. Rather than trying to predict the future moves of the opponent, even if significant historical data on that person's past performance is available, his objective is to make moves that leave him in the ideal position, both in terms of safety and opportunity, across the widest range of possible circumstances. The ability to effectively make such moves will be entirely based on his ability to think through all possible outcomes of a given choice, ideally all the way out to the end of the game. This ability is very rare, and extremely difficult to acquire, but it is what separates great players from good or average players.

Average players may understand perfectly each individual piece and what it can do, the relative value of the various pieces, and the rules of the game. But the game is won by effectively coordinating the various pieces over time based on the approach mentioned above, not by simply focusing on the most "powerful" pieces or some preconceived move. Sometimes, the queen can become much more powerful by simply moving a pawn. Master players do not focus on the inherent strength of individual pieces or products, but rather on the strategic coordination of all of the pieces. Master players also value protection at a premium, even above opportunity. They are patient because they know that if they can avoid losing their resources that eventually lucrative opportunities will arise.

Chess is a game about economics (utilization of scarce resources) and many of the same principles apply to both. So, the best way to make economic choices is not to bet on the future based on results from the past, but to test the performance of every choice against the widest range of possibility, from absolute best-case scenario to absolute worst, including the most probable scenario based on historical data. If we can identify strategies that out-perform all other alternatives across the widest range of possibility, then we still do not know how things will turn out (best case, worst case, or something in between), but we do know that our selected choices are superior to all others no matter what happens. In other words, we have maximized, or done the best we could do.

My experience is that the results of such an approach will out-perform the client's stated needs and goals significantly, and without much of the risk he thought he must take to even achieve his goals. Additionally, the best strategies for maximizing resource utilization also contain maximum loss prevention contingencies acquired at no net economic loss compared to the alternatives. So, people end up with maximum protection built in whether they initially stated that objective or not. Because ultimately, people really do want protection benefits, they just have never been shown how to acquire them without a loss of wealth. An economics approach, rather than a traditional "planning" approach, will lead to these benefits and results nearly every time.

So, what does this have to do with Whole Life Insurance? Everything. From an economics perspective, a guaranteed dollar is worth more than a projected or non-guaranteed dollar. What does the internal rate of return of Whole Life cash values have to do with maximizing economic potential? Very little. The guarantees built into the contract, starting with the death benefit but including cash value and premium guarantees as well, have macroeconomic value that does not show up on an illustration or ledger. There are so few "moving parts" inside a Whole Life Insurance contract that ownership of the contract provides a level of certainty that cannot be obtained in any other way. That certainty, in turn, allows people to make decisions external to life insurance, but with other resources, that they never would have made without Whole Life.

This is analogous to driving down a 100 mile stretch of highway. If the road is dark, and all around is snow and ice, how aggressively do you drive down the road? The possibility of black ice or snow will limit your behavior. Now, in hindsight, once you have driven the road, you may realize that there was actually no snow or black ice and you could have driven faster safely. But did you actually drive fast or slow? The possibility of problems limited your actions, even though in hindsight it all may have worked out fine. Contrast that with the same 100 mile stretch of road in the daytime in the middle of summer with no traffic. Does the increased certainty allow you to change the way you drive, without fear? In the end, the road may have been identical in both scenarios, but your behavior varied greatly based on the degree of certainty you had before you made the drive.

What people really want, when their minds are opened to the possibility, is the maximum value in every area of their life with as much certainty as possible.

Many at-risk products or investments such as Variable Universal Life, mutual funds, IRAs or 401(k) may work out great in hindsight, but people will not feel safe making significant, bold choices in other areas of their lives based on the expected performance of these assets because there is little certainty ahead of time. They will be in a cautious, wait-and-see mode through most of their lives. The true economic cost of this uncertainty over their entire lifetime is absolutely enormous, but it is not disclosed anywhere in the prospectus or proposal because it is almost entirely "unseen" and therefore undetected. It is difficult to quantify also, and I believe that attempts to quantify this cost are usually understated significantly. How can we know what we might have been able to achieve if fear, worry, and doubt were not in our way? But just like embezzlement, the cost is absolutely real, and will prevent people from achieving their maximum economic potential because fear and uncertainty will prevent maximum utilization. Hence, as stated earlier, the disclosed "price" of a strategy such as term, variable, or survivorship life insurance may be low, but the true economic "cost" of these strategies is enormous due to their lack of certainty.

The real economic value of Whole Life Insurance is not in the rate of return on the cash value, nor in the ability to borrow at low rates, nor in the estate created for charity or heirs upon death, nor the tax treatment of the policy. Rather it lies within the world of economic possibility that opens up to the insured during his own lifetime because of the certainty he now has because of the contract guarantees and the resulting choices he can now make in other areas of life without fear, worry, or doubt. The insured quite literally becomes the beneficiary of his own life insurance policy during his own lifetime, perhaps many times over. How do you quantify the economic value of that freedom, or in other words, the macro-economic rate of return on a Whole Life policy? I believe it is impossible. How can you duplicate the economic value of that freedom, without using Whole Life and without increasing the economic risk or cost? I believe that is impossible as well.

9 Characteristics of an Ideal Financial Plan

1. People are Assets.
2. My business/career is my #1 Investment.
3. Human Life Value is the source and creator of all property value.
4. Maximum certainty, protection, and liquidity on cash you relinquish control of.
5. Minimize taxation on income now and in the future.
6. A systematic flow of money into your strategic plan.
7. Liquidity: The availability and use of your money throughout life.
8. Contingencies for death, disability, liability claims, and any other unforeseen factors that can't be predicted.
9. Flexibility to make changes to the plan.

The Safest Place on the Planet for Your Money.

Michael G Isom

Today, we're going to look at risk. I'm going to show you where we're putting our money. Then I'll explain why it's the safest place on the planet for your cash.

The Oldest Companies in America You've Never Heard Of.

We put our money into a special type of company. You've probably never heard of these companies, even though they're among the oldest companies in America. Most financial professionals haven't heard of them, either.

- I made a list of 35 of these special companies doing business in America today. The oldest company on the list is 177 years old. The average age of these companies is 106 years. Nineteen of them have been in business for more than a century.
- These companies are rare. No one has formed one in a very long time (worldwide), and no new ones are likely to ever be formed again.
- Demand for their product never changes. Even in a Great Depression or an economic boom. This industry doesn't have a business cycle.
- Statistics drive profits in this industry. As long as their equations are accurate—which they are, because they've been using them successfully for decades—they make predictable profits. If I had to bet on a group of companies being around 100 years from now, I'd choose these.
- Acquiring one of these companies is illegal. This is why Wall Street has no business with these companies. And it's why you've probably never heard of them.
- These companies do NOT trade on the stock market. Their values don't fluctuate like traded stocks.
- Because there are no shareholders, Wall Street analysts and

money managers cannot pressure them to make short-term decisions. Their managements are free to pursue long-term strategies. As a result, these corporations are known to be among the most conservatively managed companies in the world.

- They generate tons of cash, and they pay large dividends to their owners every year.
- They don't use debt.

The World's Safest Industry

The companies I'm describing are a special breed of life insurance company. I'll explain why they're different from regular life insurance companies in a moment. But first, let me explain why life insurance is such a great industry for safety-conscious investors...

Life insurance is one of the oldest financial products in existence. The sale of life insurance in the U.S. began in the late 1760s. Life insurance has proven itself through two world wars, a revolution, a civil war, the Great Depression, and numerous other recessions.

There hasn't been a single life insurance contract default in the last 300 years in America.

Can you think of any other product that has proved itself like this? Popular investment products today include mutual funds, ETFs, 401(k)s, and IRAs. None of these products have been around for more than a few decades.

Life insurance is a recession-proof business. People need it regardless of what's going on in the economy. It's also a mathematical business, like running a casino, but with even better odds. As long as you price your risk correctly and you don't do anything stupid with the premiums you collect, you won't lose money over the long term.

Of all of the different types of insurance companies, life insurance companies are the safest.

Consider common insurable events such as fires, earthquakes, hurricanes. They're rare. So scientists have fewer examples to study. The damage claims can be astronomical. And you can't predict when these types of events will occur.

Now consider life insurance. A person's death is certain. Life expectancy is predictable for large groups. There's plenty of data. And the insurance company knows what the payout for death claims will be.

Insurance companies hire data-crunching experts called "actuaries." Actuaries study this data. Then they create life insurance policies for the insurance company's customers. As long as the actuaries do their jobs and the insurance company has enough customers, you can virtually guarantee it'll be profitable.

During the Great Depression, more than 9,000 banks went bankrupt. According to a hearing of the Temporary National Economic Committee in 1940, only 2% of the total assets of all life insurance companies in the U.S. became impaired between 1929. and 1938.

Because the life insurance industry was so strong, it played a big part in keeping the country afloat and helping many troubled businesses get back on their feet.

One example is of department store mogul James Cash Penney. The great stock market crash of 1929 almost wiped out J.C. Penney. He was able to borrow funds from his life insurance company to keep his small department store chain in business through the recession. Today, JCPenney has 1,000 stores and is worth $5 billion.

The same pattern appeared after the stock market crash of 2008-2009. We examined several of the safest insurance companies and found that less than 1% of their investments were "nonperforming."

Not only did the recent financial crisis not affect these insurance companies, they continued their century-long track records of paying dividends.

But, as anyone who invested in MetLife stock knows, not all insurance companies are equal. For our Income for Life strategy, we're interested in only a tiny—much safer—subset of the life insurance industry.

An Elite Sub-class of Life Insurance Companies

There are two types of life insurance companies: stock life insurance companies and mutual life insurance companies.

Stock life insurance companies are life insurance companies that trade on the stock market. They issue stock, and they trade like any other public companies. Hartford, MetLife, and Prudential are all examples of stock life insurance companies.

Mutual life insurance companies do not trade on the stock market. They don't have shares, and you can't buy into them through the stock market. They're like credit unions, except the policyholder is an owner in the insurance company.

Mutual life insurance companies are much safer than their "stock-issuing" cousins.

For one thing, stock life insurance companies have a conflict of interest. On the one hand, their customers want them to be as safe as possible. But on the other hand, the stockholders want higher returns on their investments. This encourages stock life insurance companies to take risks with their money.

Mutual life insurance companies serve only one master... the policyholder. There are no outside shareholders to split profits with. So, safety and stability are the only goals of the insurance company. Mutual insurance companies still generate profits for their owners. It's just that profits aren't the primary motivation.

Because of this conflict, you're more likely to see stock insurance companies borrowing money, advertising, and using other aggressive growth strategies. They'll invest in riskier assets to appease hedge funds or large shareholders with higher returns. They're also more likely to fudge their quarterly earnings releases to make their results seem better.

Mutual insurance companies are more likely to focus on safety than on growth. They'll keep large cash reserves, for example.

The AIS Triangle™ strategy involves giving our money to these mutual life insurance companies and in return for our money, these companies are going to guarantee the growth of up to 5% tax-free per year, and that could increase.

They will guarantee this growth for the REST OF OUR LIVES.

3 Ways We Finance "Uninterrupted Compounding"

One of the big benefits of securing your legacy with the AIS Triangle™, is that it's like having your own bank.

You can borrow money from your policy. Then you can use it to pay for big-ticket items such as cars or vacations. You can also use it to make investments and start small businesses.

Not only is taking loans from your policy extremely easy and convenient, but as I'm going to explain, by using policy loans to finance your expenses and investments, you can create a positive cash flow that's potentially worth millions of dollars over a lifetime. We call it "supercharging" your policy.

But before I explain how it works, there is one very simple— but very important— concept you need to understand.

It's the law of uninterrupted compounding.

Compounding is a simple investment strategy in which you put your money in an investment that pays interest. At the end of the year, you take the interest you earned and reinvest it with your original stake. Now your interest earns a return as well. The next year, you'll get a bigger interest payment. Then you reinvest that payment, and so on...

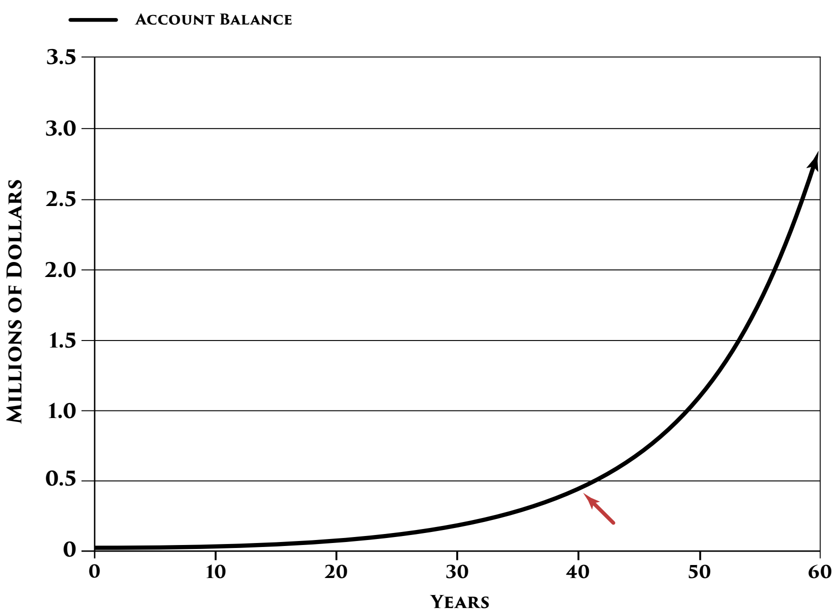
A snowball is the best analogy for compounding. As you roll the ball through the snow, the surface area gets bigger. The more surface area on the snowball, the more snow it picks up. The snowball gains mass slowly at first... But pretty soon you can't move it because it's so huge.

Compounding is slow and boring at first. But gradually, the interest you earn grows and your reinvestments increase. And the longer you allow your money to compound uninterrupted, the more it grows.

The key to compounding is to let it work over many years. The chart below shows the value of an account when we grow it at 10% per year over 60 years. We call this the "hockey stick" chart, because the money grows slowly for several decades and then really picks up speed after about 40 years.

The Hockey Stick

If you don't interrupt it, compounding produces a fortune.



At 10% interest, it takes 40 years for $10,000 to grow into $411,000 (see the red arrow). That's pretty good. But do you see what happens next? The growth of the account explodes.

By year 50, it's grown to just over $1 million.

By year 60, it's grown to more than $3 million.

In short, the power of compounding is most effective when you let it work over many decades.

Interrupting the Compounding Process

The compounding process works only if you don't interrupt it... i.e., you don't pull money out of the account along the way.

The chart below shows what happens if you make an early withdrawal and pull $150,000 out of your account in year 40.

As you can see, first, the balance in your account drops. That's the red line you see dipping below the black line. Second, there's less money in the account to produce interest. You've interrupted the compounding.

Look what it does to your wealth...

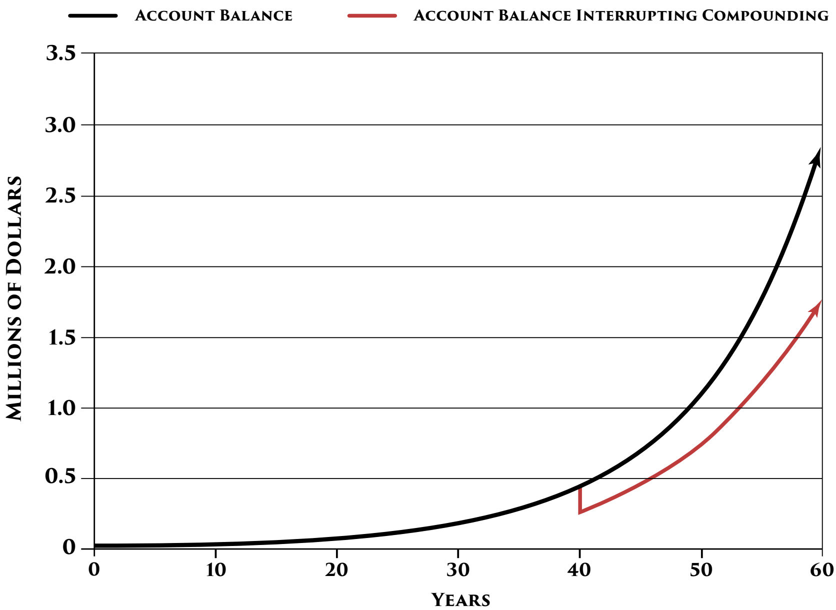
In year 50, you've got $713,000, instead of $1 million. And by year 60, you're left with $2 million, instead of $3 million. Your account balance is $1 million less in year 60.

Interrupted Compounding

One small withdrawal causes your wealth to plummet.

Thirty-, 40-, and 50-year periods are long. They're hard for most people to fathom. But we use these time frames to illustrate one important point.

Interrupting the compounding process by liquidating part or all of your funds is the single biggest destroyer of wealth.



These interruptions are not always easy to spot.

For example, a decline of 20% in the stock market interrupts the compounding process in your 401(k) account. That's because your account balance dropped by 20%. And you have less money producing interest.

You could cash out part of your 401(k) or IRA to buy a new car or house or to give a gift.

That interrupts compounding as well.

Or consider your child's college fund. You start putting money into it when your child is born. It compounds and grows tax-free in a Coverdell or 529 Plan.

But when your child reaches college age, you liquidate the account to pay for tuition expenses. You've interrupted the compounding process after only 18 years.

The Holy Grail of Finance

You know leaving your money alone and letting it compound produces great wealth. But there's one downside to this: You can't touch or access your money for a long time.

That's because you'll interrupt the compounding.

The holy grail of finance is a vehicle or account that relentlessly compounds your money. But at the same time, it lets you access your money without interrupting the compounding process.

Does such an account exist?

Dividend-paying whole life insurance—the kind we use with the AIS Triangle™—offers us these exact benefits. We put money in one of these policies, and it compounds for the rest of our lives. We capture the power of uninterrupted compounding, and we get rich. Pretty simple, right?

But what if we want to pay for a vacation? Or a car? Or college tuition? Wouldn't that interrupt compounding?

If this money were in a bank account, a brokerage account, or a 401(k)... yes, it would. When you pay for a big expense, you'd need to liquidate your savings account. Or sell your stocks. Or get rid of your mutual funds.

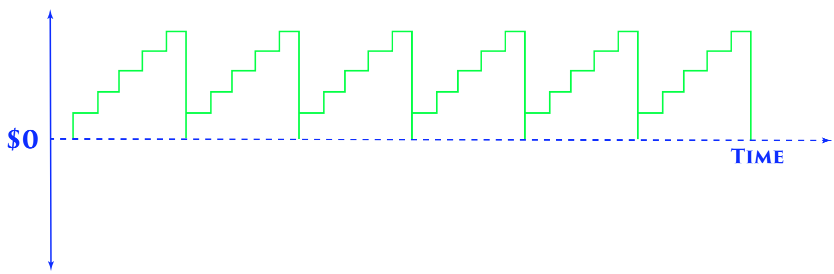
Doing this would free up your money for use. But, of course, the money is no longer working for you. You've interrupted the compounding process. Actually, it's worse than that: Not only have you stopped the power of compounding, you've decreased the value of your savings, stocks, or mutual funds. This results in a critical blow to your long-term returns.

I want to illustrate this visually for you. Below is a rough graphical representation of what most people do as they save for—and then pay for—big-ticket expenses.

First, you save up, earning interest along the way. Those are the green lines. Then you liquidate your account to buy something... maybe a car. You save up. You liquidate. You always end up at zero.

Saving up for Big Purchases

By paying cash for your big-ticket items, you interrupt the compounding process.



But with the AIS Triangle™, you can still pay for these things AND compound your money uninterrupted.

How is this possible?

You save up money in your Vault AIS™ life policy. But at any given time, the insurance company lends you the money you need (up to the amount you've saved in your policy). And you pay it back to the insurance company at your own pace. Remember, you can get these loans in under a week with no credit check and no 30-page application.

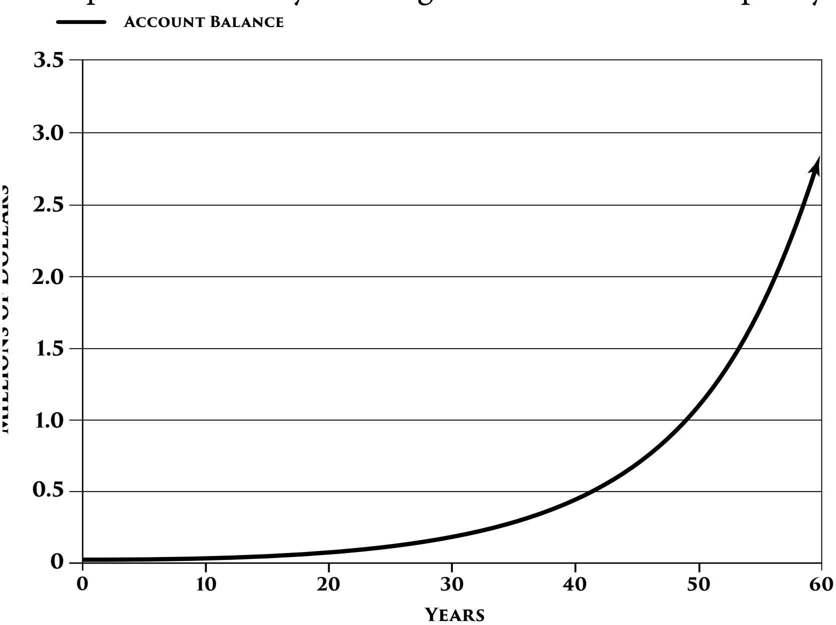
The insurance company is willing to do this because it has nothing to lose. Even if you decide not to pay back the loan, the insurance company could simply deduct whatever you owe from your payout when you die.

In short, because of the policy loan feature and the guaranteed lending provision that comes with your Vault AIS™ policy, if you need money, you can borrow it from the insurance company. And because you use the company's money, nothing interrupts the compounding of the money in your policy.

Remember our uninterrupted compounding chart from earlier? Here it is again.

The Hockey Stick

The path our money is taking in an Income for Life policy.



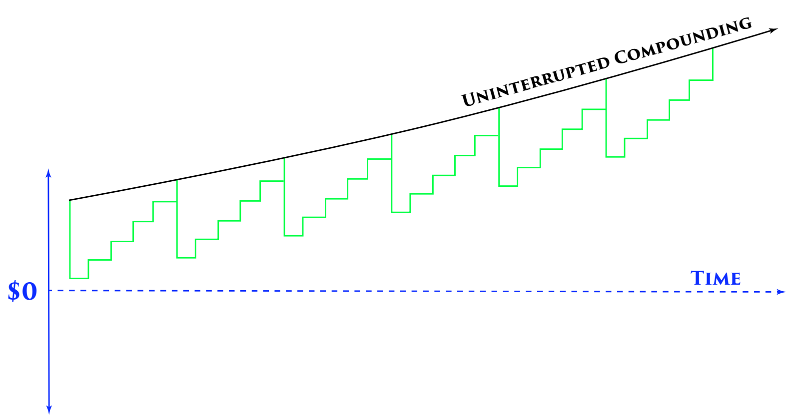
Let's look at what happens when you use your Vault AIS™ life policy to buy something. Remember, when you borrow from your Vault AIS™ life policy to make a purchase, you don't liquidate your savings, your brokerage account, your IRA, or your college plan as you did with our earlier example. You take a policy loan from the insurance company and repay it over time.

Because you took out a loan and used the insurance company's money, your money continued to compound and grow uninterrupted.

Now, five years later, you've repaid your policy loan. But the cash value balance in your policy is much higher because you let it compound uninterrupted.

By using a series of loans to pay for life's big expenses, you will never interrupt the compounding process.

The illustration below shows you how this process looks. The black line is a close-up of the "hockey stick" compounding curve. The green dots represent points in time at which you might take policy loans. The green lines represent your shrinking loan balance each year as you pay back your loans.



The Path to Uninterrupted Compounding

Use policy loans to pay for your big-ticket items.

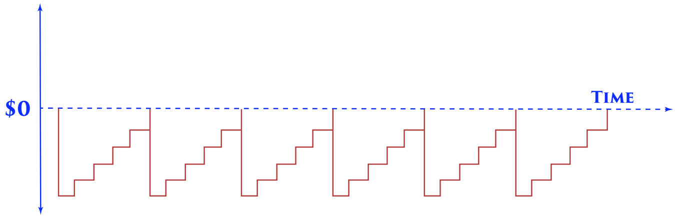
In short, by borrowing money from the insurance company, you can continue compounding within your policy even as you spend.

To summarize, we've shown you how devastating the action of interrupting the compounding process is. And we've shown you how the average person destroys his or her wealth by doing this many times throughout life.

Vault AIS™ Secured by the AIS Triangle™, is the only solution I know of that allows you to harness the power of uninterrupted compounding... but still lets you spend your money when you need it. This is a difficult concept for many to grasp. And we're sure you'll have more questions.

There's still a lot of ground to cover, including specific examples of using policy loans for cars, vacations, college expenses, etc. And we'll cover the right strategy for paying your loans back.

Borrowing money from banks, credit card companies, and other lenders is the most damaging thing you can do to your wealth. When you take a loan to finance a purchase, you start in the hole and have to claw your way back to zero, paying interest to the bank along the way. And you'll never get ahead (see the chart below).



The President's Account

Michael G Isom

The government wants to keep this to themselves...

Used by at least six different U.S. Presidents, including JFK and FDR.

This "IRS-exempt" account is so secret...

The government restricts its advertising to the public!

Want to know about it?

Want access?

Did you know this account is available to you right now and it:

1. Yields 5-6 times more than long-term CDs
2. Has guaranteed returns in some cases
3. Does not have to be reported to the IRS
4. Can be accessed anytime without penalty
5. And finally, lets you retire 100% tax-free?

It's true.
What do you think about that?

These powerful accounts have been around for over 100 years…

And most people have never heard of them.

The government places tight restrictions on the advertising of these accounts even though they're 100% legal!

Less than 0.07% of Americans have what I call a "770" account set up…

(The number "770," comes from the IRS legal code section that allows these accounts to exist.)

In comparison, more than half the population has a 401(k) or similar retirement account…

So you're asking the question:
"Why have these accounts been kept so secret?"
Right?

Hold on, lets first take a glimpse at who's been using the 770 account.

The 770 account is a bipartisan financial tool…

President John F. Kennedy had an account.

So did presidents:

- Taft,
- Cleveland,
- McKinley,
- Harding
- FDR (Roosevelt, in fact, held a significant portion of his wealth—$562,142 or over $7 million in today's dollars—inside his own 770 account...)

John McCain used his "770" account to fund his electoral campaign back in '08.

Joe Biden listed 6 such accounts in the 2014 Executive Branch Personnel PUBLIC FINANCIAL DISCLOSURE REPORT.

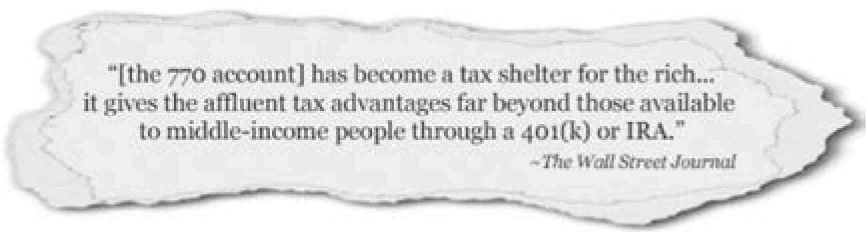
Even Hillary Clinton disclosed in 2016 that she has 5…

But it's not just the politicians of the world who have been privy to this account.

Top bankers and Fortune 500 executives have been using the 770 account for years now...

Safely earning about 5.5% on average—while everyone else has been stuck chasing low-paying CDs, bonds, and dividends.

The Wall Street Journal recently declared the 770 "has become a tax shelter for the rich... it gives the affluent tax advantages far beyond those available to middle-income people through a 401(k) or IRA."


"[the 770 account] has become a tax shelter for the rich... it gives the affluent tax advantages far beyond those available to middle-income people through a 401(k) or IRA."
~*The Wall Street Journal*

The "770" is in fact a legitimate investment account that has been used in America for over 150 years.

And what's more, it runs totally outside the controls of the U.S. government and Wall Street.

> **You see, even though this account is 100% legal, you don't have to report it to the IRS. That's why it grows (and you can withdraw) your money 100% tax-free—anytime you like.**

I believe that's one of the reasons the government places tight restrictions on the advertising on these accounts… because they can't make a dime off of them!

Here was a way to grow money that was better than Wall St., tax-free, out of earshot from the IRS—and—you won't lose a cent!

But that was just the beginning.

What I discovered next was even more intriguing…

The Secret Behind America's Greatest Fortunes

- Disney.
- J.C. Penney.
- Ray Kroc.
- John D Rockefeller
- Even the mighty Rothschild family.

What do these great names have in common? They all started (or grew) their massive fortunes thanks to the 770 account.

Let's take a short trip back to 1929…

We're smack dab in the middle of the Great Depression, and 9,000 banks are about to go bankrupt…

J.C. Penney's fledgling chain of clothing stores is about to experience the same fate…

Luckily, J.C. didn't keep his money in the bank…

He had the bulk of his wealth stored in a "770" account, which, by 1929, had grown to over $3,000,000 in value.

But the key question was… **was it safe?**

Yes—not a single dime in James Cash Penney's account would be affected during the depression.

Thanks to his "770" account, Penney is able to save his business and at it's height, the J.C. Penney chain had grown to over 1,000 stores and it's worth spiked to $15.4 billion in 2006.

But he's not the only one to rely on this little-known account.

Ray Kroc used his "770" to start McDonald's…

Doris Christopher, of Pampered Chef fame, used it to launch a $1.5 billion fortune…

Walt Disney was also a big proponent of the "770," using $100,000 from his account to fund Disneyland after all the financiers he approached with the idea refused him.

In fact, it's even rumored the **Rockefellers** and **Rothschilds**—two of the richest families in history—also relied heavily on the secret "770" account to grow their family fortunes.

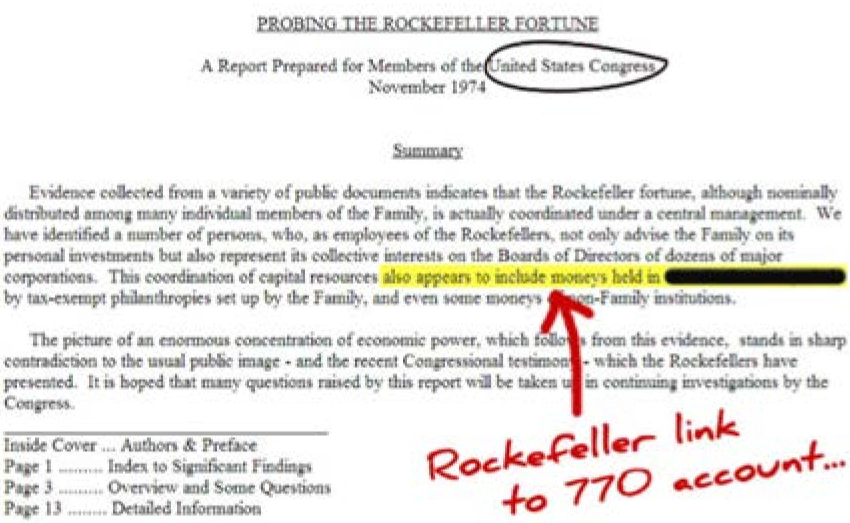
Why only rumors?

Well you see, because these accounts are private agreements between individuals and the "770" providers, it's very difficult to determine who does and who doesn't have a 770 account.

That's another reason the rich love it!
And why we don't know how many Donald Trump has…

But still, I've found compelling evidence in old U.S. Congressional Records that strongly suggest the Rockefellers used this account.

Take a look. Here's the cover page of a 1974 U.S. Congress document. Although I can't show the 38-page report here in



PROBING THE ROCKEFELLER FORTUNE

A Report Prepared for Members of the United States Congress
November 1974

Summary

Evidence collected from a variety of public documents indicates that the Rockefeller fortune, although nominally distributed among many individual members of the Family, is actually coordinated under a central management. We have identified a number of persons, who, as employees of the Rockefellers, not only advise the Family on its personal investments but also represent its collective interests on the Boards of Directors of dozens of major corporations. This coordination of capital resources also appears to include moneys held in [redacted] by tax-exempt philanthropies set up by the Family, and even some moneys of non-Family institutions.

The picture of an enormous concentration of economic power, which follows from this evidence, stands in sharp contradiction to the usual public image - and the recent Congressional testimony - which the Rockefellers have presented. It is hoped that many questions raised by this report will be taken up in continuing investigations by the Congress.

Inside Cover ... Authors & Preface
Page 1 .... Index to Significant Findings
Page 3 .... Overview and Some Questions
Page 13 .... Detailed Information

its entirety, it does go on to describe how the family has links into at least six separate 770 provider companies.

And what about the Rothschilds?

Well, the fact that one of the family members (Nathan) actually opened up a company providing 770s in 1824 should tell you enough.

As you can see, the "770" is a powerful account that's been used by some of the world's richest to amass some of the greatest fortunes ever seen.

But still, you may be wondering. "If this account is so great, why haven't I heard about it before?"

You see, even though government restricts advertising on these accounts (the companies that provide these accounts can't use words like "investments," "savings," or "retirement plan" to describe them—even though that's what they really are…) that's only part of the reason.

In fact, the real reason may leave you little mad…

A bit "ticked off"…

Manhattan's Secret Vault:

Why Wall St. has kept this powerful secret hidden from you!

There's a very good reason you've never heard about the "770" account before:

That's because Wall Street doesn't want you to know about it and neither do the big banks, for that matter…

The Wall Street Journal is on record as saying it's better than 401(k)s and IRAs...

The majority of Americans don't know it exists…

Why?

Well here's a clue…

One of America's biggest financial gurus (a name you'd instantly recognize), as well as several employees from Goldman Sachs and other big investment banks recently admitted that **NO ONE in Wall Street has their money in stocks**—many of them are invested instead in "770" accounts!

Now, consider what this means…

The same investment professionals who've been telling us for years to "buy stocks" are actually all putting their money somewhere else!

Ridiculous.

Can you imagine the outrage this would create if most people found out about this?

That's why you'll never hear your broker mention this investment to you, no matter how much money he (or she) has it!

In fact, here's what Jason Rink, an ex-VP at Chase bank, said when recently interviewed:

> *"It's a miracle anyone knows about [these secret 770 accounts] at all… You have to realize there's a lot of money at stake here. It's not a mistake the talking heads on TV aren't talking about these [accounts], the real strategies of wealth."*

And while the mainstream media haven't picked up on these accounts yet… they have started to realize something "doesn't smell right" on Wall Street…

Consider:

> According to a recent Morningstar study, out of 2,257 equity managers investigated, 51% owned ZERO stake in the funds they manage!

And here's another story off the wire…

One employee from Merrill Lynch (whom I won't name here) just got caught, in a series of private email exchanges, calling the stocks they recommend pieces of "junk" and "crap"!

It's enough to make your stomach turn. These are the investment "professionals" most people depend on for their retirements. For their future well-being.

Is this the type of person you want to put in charge of growing your family's fortune?

But if you can believe it, it actually gets worse…

Your banker's in on it, too!

Here's the thing.

While many people more or less "suspect" brokers engage in unscrupulous activities (Bernie Madoff, MF Global, etc.), I'd wager the majority of Americans don't think of their local banker as someone who's "corrupt."

But the truth may startle you…

Consider: As of March 2019 the average savings Account rate is 0.09% APY. But while you're getting paid near that average in your savings account right now… bankers are quietly taking this same money… putting it away in their own secret "770" accounts… and earning as much as 37 times more on YOUR money… And they get to keep it!

Last time I went to my bank no one told me about this special account…
Nor any suggestion on a way I could just as easily earn up to 30-40 times more interest .

It's sickening.

This is stuff people NEED to know right now…

Especially those nearing retirement who've seen their investment income stripped away to nothing thanks to the

FED's crippling zero-interest rate policy.

In fact, many people are now taking dangerous risks with their capital…

The results will prove to be even more disastrous in the months and years ahead.

Now, I understand if you're saying…

Yeah, but I'm getting more than 0.09%—I have money locked away in a one-year CD that pays 1%.

That's great, but three things…

1. You're still getting screwed 400-500% (I'm currently earning a 5.5% yield in my 770 account, and remember, this is SAFE money that, if history is any indication, is all but guaranteed to go up.)
2. Don't forget taxes and fees. For example, a 5.5% "770" account (which already includes fees) can be equivalent to a mutual fund that averages a 9.2% return! (That's considering a 30% tax bracket and 2% fees, which is only HALF the 4% fee Bloomberg reports as being the average for mutual funds.)
3. And lastly, unlike CDs, Treasuries and the like, the money you store in a 770 account is not locked up for months and years.

This is important. It means that if an emergency or new opportunity comes up, you can access the money in your account fast.

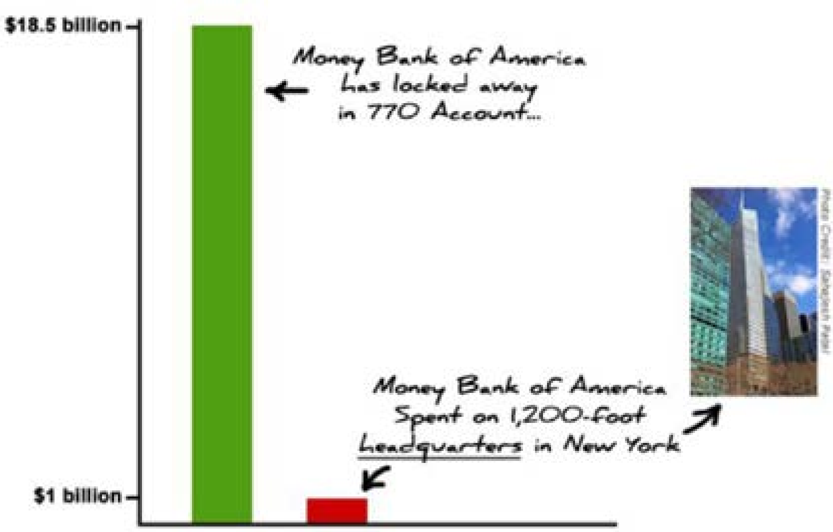
Plus, you don't have to pay any penalties to withdraw your money!

(401(k)s for example, you can only withdraw a maximum of $50,000 and you can also get slapped with 10% early withdrawal penalties).

That's why it's so important you get this information today. This account could literally save the retirement of thousands and even millions of Americans today. I'll show you how to open an account soon, but first, there's just one last thing about bankers I have to share with you before we move on…

Over $140 BILLION Socked Away

Take a look at the following chart:



Bank of America invests nearly 20 times more in its own "770" account than it spent on its billion-dollar headquarters.

What you're looking at (in green) is the amount of money Bank of America has stored in its own "770" account—$18.5 BILLION!

To put that in perspective, that's almost twenty times more than the money they spent on their 2.1 million-square foot headquarters in Manhattan—the second highest building in New York City, located just a couple of blocks south from Times Square.

And in fact, when you crunch the numbers, you'll find Bank of America has got more socked away in their "770" accounts than the total amount it cost to build their entire 5,600 branch buildings across America!

Incredible. But they're not the only ones putting away monster sums of money in secret "770" accounts. Chances are your bank is doing it too.

Consider this:

- Citibank has $4.5 billion hidden away in their own 770 account
- JPMorgan Chase has $9.8 billion
- And get this, Wells Fargo has over $19.3 billion invested in "770" accounts… twice as much as they have invested in ALL their bank premises!

All told, over 4,000 banks have $140 billion invested in "770" accounts.

And again, you're not seeing a single red cent of these higher returns credited to your account. All you get is the pesky 0-1% returns they thrown our way.

Now, let me ask you a question:

> *Am I the only one who finds it crazy these bankers prefer stuffing money away in "770" accounts rather than in their own banks?*

I hope not!

Do you want more of that coming directly to you?

Do you want to do what the banks are doing?

While it may seem absurd, I actually can't say that I blame them. You see, according to FDIC records (the FDIC is the federal entity that insures our bank deposits against losses), between 2009-2017 there have been 491 bank failures in America since 2000.

No wonder these bankers don't even trust themselves!

That's why one CEO from a Midwestern bank told his advisor "770" accounts were the bank's "best-performing" investment and that he'd ordered his executives to put into this account "the maximum amount that the laws and regulators would allow."

Now, while our source didn't reveal this specific CEO's identity, we did try contacting one Midwestern bank's CEO.

However, as soon as he heard what we wanted to discuss with him, he refused to talk.

Go figure.

But big bankers and the crooks on Wall Street aren't the only ones who've discovered this account. Corporate America has gotten in on the action too…

Walmart, for example, takes advantage of the "770."

So does GE, Comcast, Disney, Johnson & Johnson, Harley-Davidson, Gannett, Verizon, and nearly 700 other Fortune 1,000 companies…

In fact, Walmart believes so much in this idea that at one time they had more than 300,000 separate (corporate versions) of these accounts!

Now, you might be wondering why these big companies love this account…

These companies have some of the largest executive payrolls around. They have absolutely gigantic retirement packages to fund (Comcast's CEO Brian Robert, for example, is owed a $223 million pension over the course of his retirement). And to meet these obligations, these companies haven't found a better way to grow their money (and make sure it's there when they need it) than by investing in the "770" account.
But you don't have to be a Fortune 500 executive, banker, or Rockefeller to take advantage of this plan. In fact, it doesn't matter if you're rich, poor, old, young, married or single—

practically every person in America can take advantage of a "770" account.

How to Retire 100% Tax-Free

The idea I've been sharing with you is by far the most important thing you should be doing with your money right now.

This is more important than real estate, precious metals, stocks, and every other investment you can think of.

Why?

Because there's nothing else like it.

Where else can you find an investment opportunity that:

1. Has paid out for 121 consecutive years
2. Has guaranteed results in some cases
3. Grows (and can be withdrawn) 100% tax-free
4. Offers returns 4-5 times better than "similar" investments
5. Where you can access your money whenever you like, with no penalties!

So what's the catch?

Look, the thing about the "770" investment account is that it won't allow you to double your money in six months. There's a reason this works, and it's because it doesn't promise you "unreal" get-rich-quick results.

But still, a tax-free 5% return in today's climate is a godsend for most entrepreneurs.

(If you don't agree, you haven't looked at what most banks are offering nowadays).

Now, that doesn't mean you stop investing into your #1 Investment inside of the AIS Triangle™ (your own business/ career) As a matter of fact, just the opposite. You should always invest in your own business and or career FIRST and with the most effort.

The "770" account we are talking about is for when you have excess cash that you want to invest outside of yourself.

That's what I do.

In fact, I believe so strongly in the "770" that I've now put away more than 50% of my family's net worth into this account.

It's become my single-largest investment outside of my own business.

I've even opened up accounts for my wife and each of my two children, to ensure this legacy lasts for generations.

Okay… so how do you start an account?

- **HOW TO GET SET UP**

  As I mentioned before, the "770" account runs totally outside the controls of Washington and Wall Street. That means, unlike your standard 401(k) or IRA, there are no forms whatsoever to submit to the U.S. government.

  All you have to do is call our office and tell the receptionist that you want to speak with me (Michael G Isom) about setting up a "770" account. I'll show you how to get started easily with as little as $300.

- **HOW IT WORKS**

  Here's the important thing to remember: The companies that administer "770" accounts are NOT listed on the stock market! That means they work only in your best interests, not in the interests of outside stockholders. That's part of the reason these companies have a safer track record than banks.

  You see, BY LAW, these companies have to pay out 100% of their dividends to you and other "770" account owners. This is huge! In fact, one company that started in 1857 (four years before the Civil War) has now paid out over $64 BILLION in dividends to "770" account holders.

You'll be able to breathe a sigh of relief knowing you can finally get your retirement back on track and not have to risk your nest egg in the roller-coaster ride that is the stock market.

You'll be able to enjoy more from life, take vacations, play golf, go out to eat as often as you like, without spending every waking moment worrying about how your "investments" are doing.

That's the freedom the 770 account affords.

The Story of Your Whole Life

Michael G Isom

Whole life insurance provides a means for families and businesses to enjoy the benefit of their human life value when it is threatened by loss.

Human Life Value Protection (HLV) – Property values whether they exist in the context of a family or a business are in fact the result of human effort. HLV is the source and creator of all property value. This is clearly evident in a family whenever income is earned to provide for the economic needs of the family. HLV is clearly seen in a business where a key person is often identified as a significant contributor to revenue and earnings.

Whole life insurance provides a means by which an individual may insure their human life value.

Solomon Huebner defines Human Life Value as:

> *The capitalized monetary worth of the earning capacity resulting from the economic forces that are incorporated within our being: namely, our character and health, our education, training, and experience, our personality and industry, our creative power, and our driving force to realize the economic images of the mind.*

Most people see the importance of insuring the value of property such as their home or car for its replacement value and are able to do so with casualty insurance. The HLV of an individual, which is by far the most valuable asset of a family or business, is also insurable for its replacement value on a permanent basis with whole life insurance. Whole life insurance provides an affordable effective way of permanently indemnifying a family or business against the loss of its most valuable assets.

There are many benefits that a family may enjoy from the production of income such as the purchase if a home, rearing and education of children and the enjoyment of life. The indemnification of the breadwinners in a family will ensure that these benefits will continue to the survivors in the event of death.

Family Vault Protection – The death benefits of life insurance can assure the economic continuity of a family at a time when it is faced with the greatest of all possible traumas, the death of a beloved father, mother, husband or wife. Whole life insurance can also assure financial stability through the funding of:

- Mortgage protection,
- Education funding, and
- Income needs.

Business Vault Protection – Businesses face special insurance funding needs in order to provide a business continuity plan that will protect the owners in the event of death. Whole life insurance is ideally suited to provide the capital needed to adequately buy the interest of a deceased owner and indemnify the business against the loss of the services, expertise, and skill of a key man. Life insurance is ideally suited to address three major areas of business planning:

- The funding of buy-sell agreements and stock redemption plans,
- Funding of supplemental retirement programs,
- Key man indemnification

Estate Planning – Planning for the orderly transfer of property at death can minimize taxes and provide for heirs in a way that will reflect an individual's desires. Whole life insurance plays a key roll in providing for loved ones by offering:

- Adequate liquidity to pay estate and inheritance taxes,
- Assets to generate income for a surviving spouse and children,
- Estate equalization amongst heirs,
- Funding for special needs children.

Asset Maximization – One of the unique benefits of whole life insurance is the way that it enhances the value of other assets in your estate. The presence of guaranteed whole life insurance gives the owner the ability to use estate assets in ways that would not be possible if the insurance did not exist. Whole life is the "permission slip" that may enable you to maximize retirement income and your personal net worth. For Example:

The Power to Consume – The presence of whole life insurance in your Vault AIS™ vault will allow other assets to produce greater income by providing access to the principal as well as interest as a source of income. Life insurance gives the owner the power to consume assets that would otherwise have to be managed in an ultra-conservative fashion in order to preserve the principal and the income stream it produces.

Pension Maximization – Most retirees will select a joint and 50% survivor annuity as the retirement income option on their pension plan. The cost of selecting this option is a lower retirement income, as much as 15%, followed by an income to the surviving spouse of 50% of the lowered retirement income.

The presence of permanent whole life insurance will enable a retiree to take a much higher retirement income in the form of a single life annuity because the insurance benefits will be available to a surviving spouse as a future source of income.

Charitable Remainder Trust – The cost of successfully building a business or managing a personal investment portfolio is often measured by the enormous capital gains tax that must be paid when a business owner looks to sell a business interest or portfolio holdings in order to fund retirement income. Often financial success brings with it a desire to express benevolence towards those charitable causes that are of particular interest. With a charitable remainder trust, these two seemingly diverse needs and desires can meet in a plan that provides:

- A lifetime income for benevolent donor,
- A substantial bequest to a charity of choice,
- Avoidance of the capital gains tax,
- Significant income tax deductions.

The existence of permanent whole life insurance in the estate of a donor makes it possible to achieve the desired charitable intent with all the collateral benefits while providing an intact transfer of estate assets to heirs.

Benefits of Whole Life Insurance

The Protection of an Instant Permanent Estate – Instantly with the payment of the first premium, the insurance company sets aside the entire death benefit for your family. Whole life insurance provides a guaranteed death benefit for the entire life of the insured.

Disability Protection – Life insurance is uniquely different from all forms of savings and investment vehicles such as bank accounts, IRA's, 401(k) accounts, mutual funds, and brokerage accounts because it can continue to grow even if you are disabled. Disability usually brings with it the strain of reduced income, increased expenses and dissolution of existing savings and investment. The Waiver of Premium Rider guarantees that if disabled, you will not lose the umbrella of financial protection provided by a whole life insurance policy. The policy will continue to provide death benefit protection, the cash values will continue to grow and dividends will continue to be paid just as they would if you had not been disabled.

Liability Protection – In many states the benefits of life insurance are protected from the claims of creditors. If your state provides protection, the cash values and death benefit of a whole life policy will be protected from lawsuits that can claim other assets such as bank accounts, mutual funds and brokerage accounts.

Distribution Like a Will – Life insurance is distributed like a will in that you specify who and how much of the benefit will be distributed to each beneficiary. Unlike a will, however, life insurance has the added benefit of privacy. Wills once probated become public documents. The beneficiary distribution of life insurance is a private, contractual agreement between the policy owner and insurance company that passes outside of a will and thus provides privacy for the beneficiary.

Tax-Free Death Benefit – The death benefits of life insurance policies are free from all Federal Income taxes. The enormous value of this benefit must not be underestimated, especially in light of constantly growing government expenditures and taxes.

Tax-Deferred Growth – The growth of cash value inside of the life insurance policy is deferred from taxation while the funds remain in the policy. This is yet another wealth protecting benefit for families and businesses provided by whole life insurance.

Tax-Favorable Access to Policy Cash Values Through Withdrawals of Dividends – During the insured's life, cash values can be accessed under favorable FIFO (First-In-First-Out) tax rules. This means that dividend withdrawals are tax free up to the amount paid in premium.

Tax-Favorable Access to Policy Cash Value Through Policy Loans– During the insured's life, loans taken against a life insurance policy will not trigger a taxable event even though the policy may have a large gain in excess of premiums paid.

Self-Funding – You have the option of having the policy pay for itself over time by applying dividends to pay premiums. This feature may be invoked or changed at any time to meet the changing circumstances of your life.

Ability to Invest Cash Value in Growth Securities – Policy values are always available via a policy loan and may be used for a variety of reasons including investment in growth securities.

Ability to Pay Itself Back from Anticipated Earnings – Once a policy loan has been taken, the annual dividend can be used to help pay back a policy loan.

You Can Make Direct Loans to Yourself for Any Reason – Cash values can be accessed on a demand basis via a policy loan at any time and for any reason without the application and approval process that is required for consumer or business loans. Whole life insurance can then free a policyholder from reliance upon commercial lenders and high interest rates. By borrowing from you own policy, you are in effect paying interest to yourself that would otherwise be lost when paid out to a bank, or leasing company. By paying interest to yourself an enormous lost opportunity cost will be avoided and will result in the maximization of your personal wealth.

Flexible Loan Repayment Terms – Life insurance policy loans are flexible to the extent that ***they do not need to be paid back unless you decide to pay them back.*** Once a loan is taken out on a policy it can be paid back at the option and discretion of the policy owner. When a policy loan is paid back, there will be a commensurate increase in the death benefit of the policy which may be re-borrowed at a future date or paid out to the beneficiary.

Death Benefit Increase – When dividends are used to purchase paid-up-additions, death benefits will grow, helping offset the eroding effects of inflation. Once a dividend has purchased paid-up-additions, the additional death benefit and cash value of the paid-up-additional insurance is guaranteed.

Cash, 15yr, or 30yr Mortgage?

Michael G Isom

In this technical analysis we are going to look at the true cost of owning a home over a 30 year period of time.

Have you ever heard that you pay less interest on a 15 year mortgage versus a 30 year? Did you stop there concluding that since you are paying less interest it must be more efficient?

Why would a financial institution incentivize us with a slightly lower interest rate on a 15 year vs. a 30 year?

Is having a lower payment on the 30 year a good hedge against inflation?

Could you save the difference between a 15 year and a 30 year payment and pay the home off at any time you wanted in the future?

Is one of your goals in your overall financial plan to save on taxes for as long as you can? And in the most efficient way?

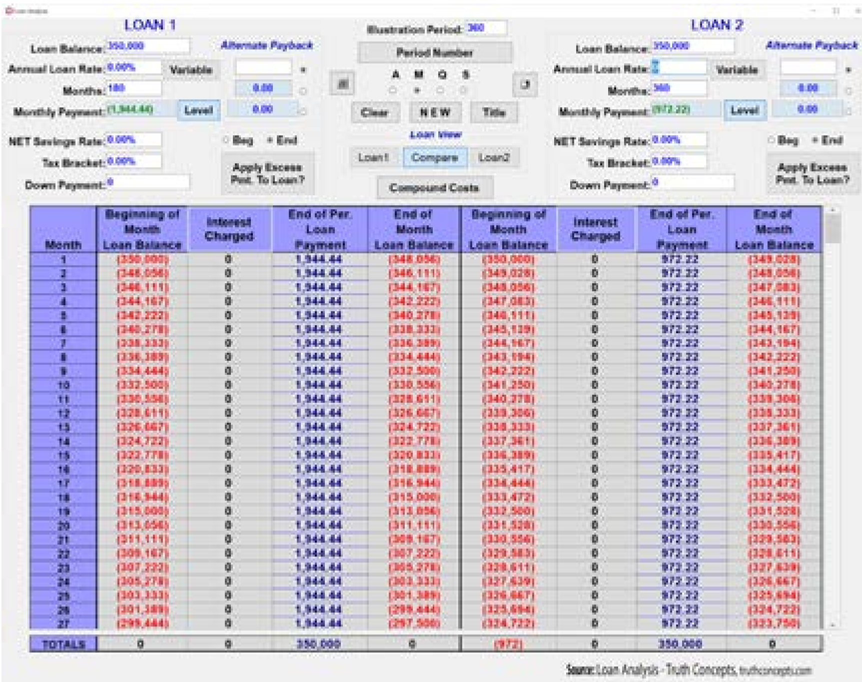
What are your biggest personal tax deductions that you take?

- Could they be your mortgage interest deduction?
- Kids as dependents?
- Charitable contributions?

On the next page you will see a recent analysis I did for a client on a $350,000 mortgage.

We are measuring the mortgage over a 30 year period of time.

1. What is the cost if you pay cash?
2. What is the cost if you do a 15 year mortgage?
3. What is the cost if you do a 30 year mortgage?



Month	Beginning of Month Loan Balance	Interest Charged	End of Per. Loan Payment	End of Month Loan Balance	Beginning of Month Loan Balance	Interest Charged	End of Per. Loan Payment	End of Month Loan Balance
1	(350,000)	0	1,944.44	(348,056)	(350,000)	0	972.22	(349,028)
2	(348,056)	0	1,944.44	(346,111)	(349,028)	0	972.22	(348,056)
3	(346,111)	0	1,944.44	(344,167)	(348,056)	0	972.22	(347,083)
4	(344,167)	0	1,944.44	(342,222)	(347,083)	0	972.22	(346,111)
5	(342,222)	0	1,944.44	(340,278)	(346,111)	0	972.22	(345,139)
6	(340,278)	0	1,944.44	(338,333)	(345,139)	0	972.22	(344,167)
7	(338,333)	0	1,944.44	(336,389)	(344,167)	0	972.22	(343,194)
8	(336,389)	0	1,944.44	(334,444)	(343,194)	0	972.22	(342,222)
9	(334,444)	0	1,944.44	(332,500)	(342,222)	0	972.22	(341,250)
10	(332,500)	0	1,944.44	(330,556)	(341,250)	0	972.22	(340,278)
11	(330,556)	0	1,944.44	(328,611)	(340,278)	0	972.22	(339,306)
12	(328,611)	0	1,944.44	(326,667)	(339,306)	0	972.22	(338,333)
13	(326,667)	0	1,944.44	(324,722)	(338,333)	0	972.22	(337,361)
14	(324,722)	0	1,944.44	(322,778)	(337,361)	0	972.22	(336,389)
15	(322,778)	0	1,944.44	(320,833)	(336,389)	0	972.22	(335,417)
16	(320,833)	0	1,944.44	(318,889)	(335,417)	0	972.22	(334,444)
17	(318,889)	0	1,944.44	(316,944)	(334,444)	0	972.22	(333,472)
18	(316,944)	0	1,944.44	(315,000)	(333,472)	0	972.22	(332,500)
19	(315,000)	0	1,944.44	(313,056)	(332,500)	0	972.22	(331,528)
20	(313,056)	0	1,944.44	(311,111)	(331,528)	0	972.22	(330,556)
21	(311,111)	0	1,944.44	(309,167)	(330,556)	0	972.22	(329,583)
22	(309,167)	0	1,944.44	(307,222)	(329,583)	0	972.22	(328,611)
23	(307,222)	0	1,944.44	(305,278)	(328,611)	0	972.22	(327,639)
24	(305,278)	0	1,944.44	(303,333)	(327,639)	0	972.22	(326,667)
25	(303,333)	0	1,944.44	(301,389)	(326,667)	0	972.22	(325,694)
26	(301,389)	0	1,944.44	(299,444)	(325,694)	0	972.22	(324,722)
27	(299,444)	0	1,944.44	(297,500)	(324,722)	0	972.22	(323,750)
TOTALS	0	0	350,000	0	(972)	0	350,000	0

Source: Loan Analysis - Truth Concepts, truthconcepts.com

A $350,000 mortgage comparison measured over 30 years.

When we look at a mortgage, the first thing to consider is the amount of money out of pocket that we pay towards the mortgage.

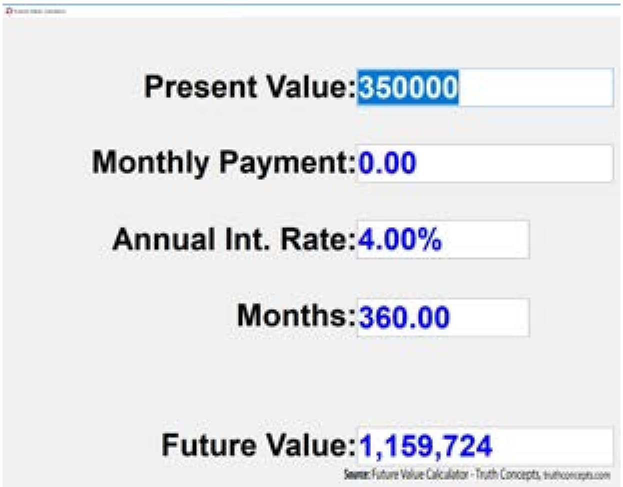
- If we pay cash it's $350k out of pocket.
- If it's a 15 year loan, 180 months divided by $350k is $1,944.44/mo. ($1944.44 X 180 = $350k out of our pocket)
- 30 year, 360 divided by $350k is $972.22/mo.

Thus 350k total amount out of pocket over the 30 year period of time; whether we pay cash, do a 15 year or 30 year. The amount of money out of our pocket is the same assuming no interest on paying cash, 15 or 30 year.

The only variable I added to this calculator is 4% on the loan rate for both.

This takes the 15yr. payment to $2,588.91/mo. and the 30yr. to $1,670.95/mo.

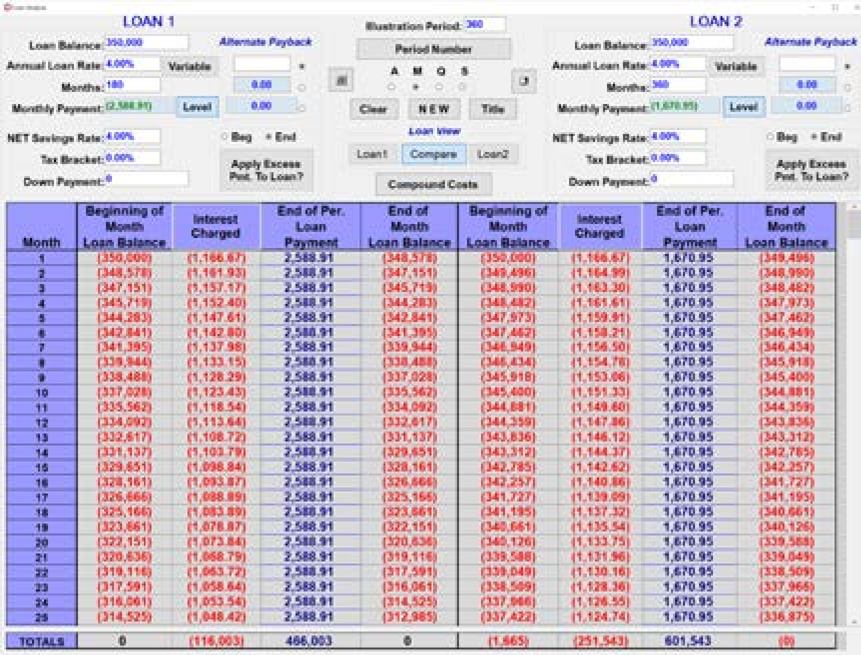
Now we are measuring the lost opportunity cost on paying cash, a 15 yr. and a 30 yr. with the amount of money that actually comes out of our pocket that is paid toward the home.



You can see here that if we left the 350k in an account earning 4% it would compound out to $1,159,724. That then represents the opportunity cost of paying cash with a 4% cost of money.

The true cost of paying cash today at 4% opportunity cost over 30 years is $1,159,724.

This next calculator shows the 4% added to each loan and also the opportunity cost.



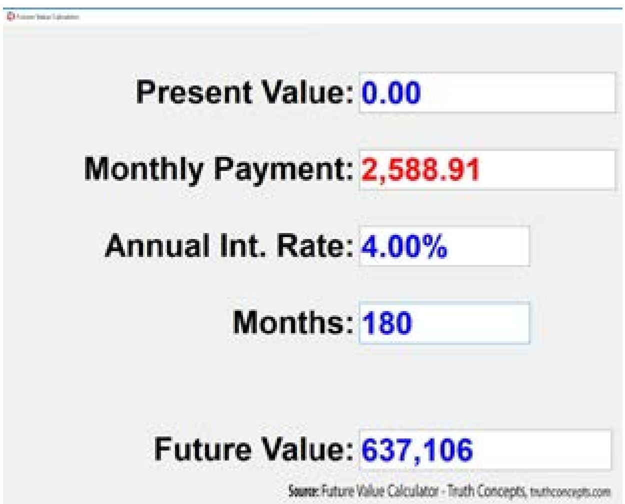
Month	Beginning of Month Loan Balance	Interest Charged	End of Per. Loan Payment	End of Month Loan Balance	Beginning of Month Loan Balance	Interest Charged	End of Per. Loan Payment	End of Month Loan Balance
1	(350,000)	(1,166.67)	2,588.91	(348,578)	(350,000)	(1,166.67)	1,670.95	(349,496)
2	(348,578)	(1,161.93)	2,588.91	(347,151)	(349,496)	(1,164.99)	1,670.95	(348,990)
3	(347,151)	(1,157.17)	2,588.91	(345,719)	(348,990)	(1,163.30)	1,670.95	(348,482)
4	(345,719)	(1,152.40)	2,588.91	(344,283)	(348,482)	(1,161.61)	1,670.95	(347,973)
5	(344,283)	(1,147.61)	2,588.91	(342,841)	(347,973)	(1,159.91)	1,670.95	(347,462)
6	(342,841)	(1,142.80)	2,588.91	(341,395)	(347,462)	(1,158.21)	1,670.95	(346,949)
7	(341,395)	(1,137.98)	2,588.91	(339,944)	(346,949)	(1,156.50)	1,670.95	(346,434)
8	(339,944)	(1,133.15)	2,588.91	(338,488)	(346,434)	(1,154.78)	1,670.95	(345,918)
9	(338,488)	(1,128.29)	2,588.91	(337,028)	(345,918)	(1,153.06)	1,670.95	(345,400)
10	(337,028)	(1,123.43)	2,588.91	(335,562)	(345,400)	(1,151.33)	1,670.95	(344,881)
11	(335,562)	(1,118.54)	2,588.91	(334,092)	(344,881)	(1,149.60)	1,670.95	(344,359)
12	(334,092)	(1,113.64)	2,588.91	(332,617)	(344,359)	(1,147.86)	1,670.95	(343,836)
13	(332,617)	(1,108.72)	2,588.91	(331,137)	(343,836)	(1,146.12)	1,670.95	(343,312)
14	(331,137)	(1,103.79)	2,588.91	(329,651)	(343,312)	(1,144.37)	1,670.95	(342,785)
15	(329,651)	(1,098.84)	2,588.91	(328,161)	(342,785)	(1,142.62)	1,670.95	(342,257)
16	(328,161)	(1,093.87)	2,588.91	(326,666)	(342,257)	(1,140.86)	1,670.95	(341,727)
17	(326,666)	(1,088.89)	2,588.91	(325,166)	(341,727)	(1,139.09)	1,670.95	(341,195)
18	(325,166)	(1,083.89)	2,588.91	(323,661)	(341,195)	(1,137.32)	1,670.95	(340,661)
19	(323,661)	(1,078.87)	2,588.91	(322,151)	(340,661)	(1,135.54)	1,670.95	(340,126)
20	(322,151)	(1,073.84)	2,588.91	(320,636)	(340,126)	(1,133.75)	1,670.95	(339,588)
21	(320,636)	(1,068.79)	2,588.91	(319,116)	(339,588)	(1,131.96)	1,670.95	(339,049)
22	(319,116)	(1,063.72)	2,588.91	(317,591)	(339,049)	(1,130.16)	1,670.95	(338,509)
23	(317,591)	(1,058.64)	2,588.91	(316,061)	(338,509)	(1,128.36)	1,670.95	(337,966)
24	(316,061)	(1,053.54)	2,588.91	(314,525)	(337,966)	(1,126.55)	1,670.95	(337,422)
25	(314,525)	(1,048.42)	2,588.91	(312,985)	(337,422)	(1,124.74)	1,670.95	(336,875)
TOTALS	0	(116,003)	466,003	0	(1,665)	(251,543)	601,543	(0)

Source: Loan Analysis - Truth Concepts, truthconcepts.com

So the only variable that was changed was 0 on interest before and now it is 4. This now helps us see that every dollar out of our pocket is costing us 4% a year totaling up to the $1,159,724.

If we pay cash, 15 or 30 year, the amount of money out of our pocket is the same at 4% opportunity cost.

This shows the monthly payment on the 30yr. loan at a 4% opportunity cost totaling the $1,159,724.

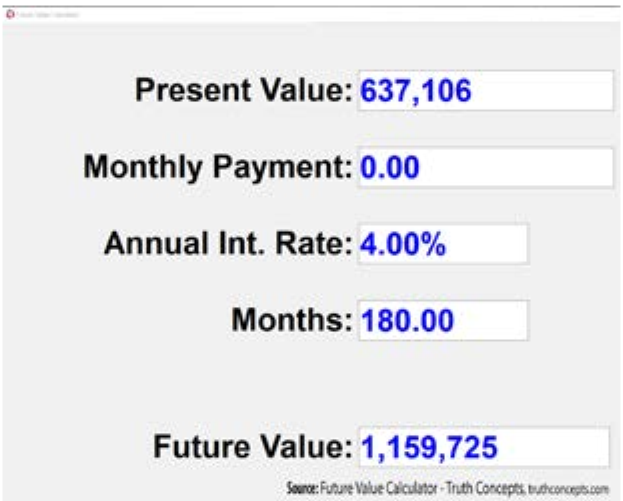


The calculator above shows the 15yr. payment at 4% opportunity cost for the first 180 months paid totaling an opportunity cost of $637,106.

We then need to take that opportunity cost of $637,106 and compound that cost at 4% for the next 15 years or 180 months.

See the calculator below showing the $637k in 180 months growing to the $1,159,724 from 180 months to 360 months.

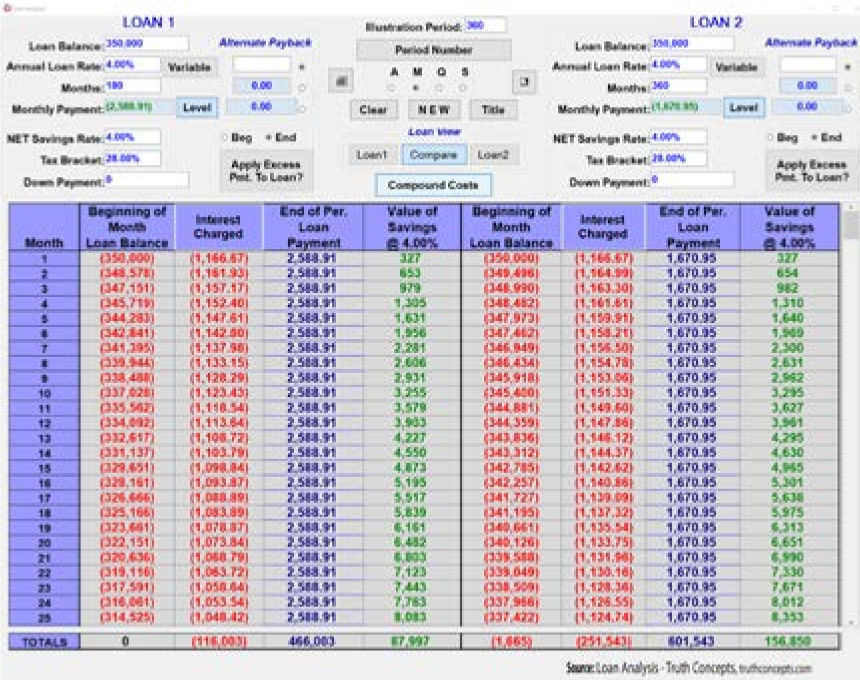
- *Remember we are measuring this over 360 months even though the home is paid for in 180 months, the opportunity cost continues for the next 180 months.*



Then we add in the tax savings which makes the 360 month or 30 year the most efficient, economically speaking.

We have concluded that you pay the same amount of money out of your pocket. The opportunity cost is the same. The difference is that on a 30 year mortgage the interest write-off lasts longer. This tax savings over a longer period of time is what makes owning a 30 year mortgage more efficient.

Paying $350,000 cash for a home at a 4% opportunity cost



Month	Beginning of Month Loan Balance	Interest Charged	End of Per. Loan Payment	Value of Savings @ 4.00%	Beginning of Month Loan Balance	Interest Charged	End of Per. Loan Payment	Value of Savings @ 4.00%
1	(350,000)	(1,166.67)	2,588.91	327	(350,000)	(1,166.67)	1,670.95	327
2	(348,578)	(1,161.93)	2,588.91	653	(349,496)	(1,164.99)	1,670.95	654
3	(347,151)	(1,157.17)	2,588.91	979	(348,990)	(1,163.30)	1,670.95	982
4	(345,719)	(1,152.40)	2,588.91	1,305	(348,482)	(1,161.61)	1,670.95	1,310
5	(344,283)	(1,147.61)	2,588.91	1,631	(347,973)	(1,159.91)	1,670.95	1,640
6	(342,841)	(1,142.80)	2,588.91	1,956	(347,462)	(1,158.21)	1,670.95	1,969
7	(341,395)	(1,137.98)	2,588.91	2,281	(346,949)	(1,156.50)	1,670.95	2,300
8	(339,944)	(1,133.15)	2,588.91	2,606	(346,434)	(1,154.78)	1,670.95	2,631
9	(338,488)	(1,128.29)	2,588.91	2,931	(345,918)	(1,153.06)	1,670.95	2,962
10	(337,028)	(1,123.43)	2,588.91	3,255	(345,400)	(1,151.33)	1,670.95	3,295
11	(335,562)	(1,118.54)	2,588.91	3,579	(344,881)	(1,149.60)	1,670.95	3,627
12	(334,092)	(1,113.64)	2,588.91	3,903	(344,359)	(1,147.86)	1,670.95	3,961
13	(332,617)	(1,108.72)	2,588.91	4,227	(343,836)	(1,146.12)	1,670.95	4,295
14	(331,137)	(1,103.79)	2,588.91	4,550	(343,312)	(1,144.37)	1,670.95	4,630
15	(329,651)	(1,098.84)	2,588.91	4,873	(342,785)	(1,142.62)	1,670.95	4,965
16	(328,161)	(1,093.87)	2,588.91	5,195	(342,257)	(1,140.86)	1,670.95	5,301
17	(326,666)	(1,088.89)	2,588.91	5,517	(341,727)	(1,139.09)	1,670.95	5,638
18	(325,166)	(1,083.89)	2,588.91	5,839	(341,195)	(1,137.32)	1,670.95	5,975
19	(323,661)	(1,078.87)	2,588.91	6,161	(340,661)	(1,135.54)	1,670.95	6,313
20	(322,151)	(1,073.84)	2,588.91	6,482	(340,126)	(1,133.75)	1,670.95	6,651
21	(320,636)	(1,068.79)	2,588.91	6,803	(339,588)	(1,131.96)	1,670.95	6,990
22	(319,116)	(1,063.72)	2,588.91	7,123	(339,049)	(1,130.16)	1,670.95	7,330
23	(317,591)	(1,058.64)	2,588.91	7,443	(338,509)	(1,128.36)	1,670.95	7,671
24	(316,061)	(1,053.54)	2,588.91	7,763	(337,966)	(1,126.55)	1,670.95	8,012
25	(314,525)	(1,048.42)	2,588.91	8,083	(337,422)	(1,124.74)	1,670.95	8,353
TOTALS	0	(116,083)	466,083	87,997	(1,665)	(251,543)	601,543	156,850

Source: Loan Analysis - Truth Concepts, truthconcepts.com

over a 30 year period of time = $1,159,274

Doing a 15 year mortgage, measuring it over a 30 year period of time has a net cost of $1,071,727

Along with a host of other benefits we talked about a 30yr. loan is a much smaller payment, this frees up cash to save, keeps our payment lower to hedge against inflation – everything else is inflating and our mortgage payment stays the sames.

When we save the difference between the 15yr. or 20yr. loan and the 30yr. loan we can build up reserves for liquid safety net/security to fall back on if ever needed.

Also, it could be saved and used to build other assets that you may want to accomplish – income producing assets and a personal cash flow banking system.

The Dangers of Buying Term Invest the Difference.

Michael G Isom

We are all tired of being lied too or manipulated when it comes to our finances.

Right?

Call in to any financial talk radio show or TV show. Then ask the guru's opinion about whole or permanent life insurance.

Chances are the hosts will say they hate it.

Ever heard that?

Dave Ramsey and Suze Orman are the most famous life insurance haters. They will tell you never to buy permanent insurance because the returns are so poor.

What advice do they give instead?

Buy term insurance, instead of whole life (because it's cheaper). Then invest the difference of what you'd save into the stock market (to get higher returns).

Ignorance, naivety, conspiracy, or all of the above. The bottom line is these experts don't know a thing about setting up policies using the AIS Triangle™.

And they don't understand the benefits.

They deprive their listeners of the best way to save money in existence.

I don't like to be deprived, and I'm guessing you don't either.

I mean, if you did, you wouldn't be reading this right now.

With all the hate talk inevitably comes curiosity.

Here are the answers to questions we have heard over the past couple of decades.

Q: *What If I Can No Longer Afford Payments? I'm nervous about committing to a long stream of premium payments. What happens if you cannot continue the yearly contributions?*

A: Most people share this same concern. I know I did.

To keep your policy active and growing, you need to pay your premium payments each year. But the premium payments do not have to come from your own pocket. Most policies can pay for themselves (on autopilot) by using the cash value to pay the premiums in 4-8 years.

This means you have to make payments for just 4-8 years before you have enough cash and dividends in your policy to pay premiums forever.

I still recommend paying your premiums every year. This grows your money safely. However, if something such as unemployment or disability happens in your life, it is nice to know you can stop paying the premiums if you have to.

The one downside of not paying your premiums is that you're relying on the dividends and cash value to pay them for you. This decreases your returns. Therefore, instead of receiving 5% per year over the long run, you might receive only 3%.

We can tell you exactly when your policy becomes self-sustaining. In the meantime, you should set aside 75% of the money you know you'll need to pay in premiums for the first 4-8 years. This way, you know you can afford the policy no matter what.

Q: *Where Does the Term "AIS Triangle" Come From?*

A: The AIS Triangle™ come from the three basic variables in your financial plan. Namely your Assets, your Investments, and your Strategies. When you strategically balance these three variables you end up with a three-sided solution that is Guaranteed, Protected and Liquid.

Q: *You say there is no risk of principal loss. But, regular bank accounts have risk of principal loss over and above the FDIC-insured amounts.*

A: Let me clarify why we say there is no risk of principal loss. The companies Vault AIS™ recommend have 100-plus-year track records of paying dividends to mutual policyholders. Unlike brokers, insurance companies do not use leverage. In other words, they have every penny they need to cover their policies.

Q: *Is there any interest charged on the policy loans?*

A: Yes, when you take out a policy loan, the insurance company charges you interest each year. These rates vary from company to company but closely track market interest rates.

Q: *During times of financial crisis like the one experienced in 2008, will the insurance company throw up "gates," as hedge funds do, limiting or restricting the amount of your account that you can access?*

A: No. The mutual insurance companies we recommend have never limited or restricted access to policyholders' funds if they needed them. This was true even through the Great Depression and the financial crisis of 2008.

Q: *What Are the Tax Benefits of the AIS Triangle™?: What are the tax benefits for whole life insurance?*

A: If you set up a whole life policy the right way, it grows tax-free. That means as the cash in your policy grows each year, you won't have to pay taxes on it (as long as you stay below the modified endowment contract or "MEC").

That's unlike your regular brokerage or trading account, in which each year you pay taxes on any gains you have made.

Once you have built up enough cash in your policy, there are ways to withdraw cash without paying taxes on it. That is different from your 401(k) or IRA, in which you pay taxes when you take the money out in retirement.

There will never be an end to new and unique questions. This can be overwhelming.

Remember, that overwhelming feeling is a good sign. You can use that feeling to question the complexity of typical financial planning.

Finances do not have to be complex. As a matter of fact, clear, simple, and straightforward solutions result in higher returns because they are less risky and you maintain control.

If you have any questions, please ask. I am here to help.

Corporate America's Shocking Secret

Michael G Isom

Term life insurance is something people use to protect their families from unexpected deaths. But permanent life insurance has almost nothing to do with protection.

It's more like a bank account the life insurance company maintains for you.

You make regular payments into this account every year. And in return, the insurance company guarantees it'll pay out $1 million or $5 million or $10 million from that account when you die.

Or think of it this way: When you buy a $1 million permanent life insurance policy, you're buying a savings bond with a face value of $1 million that matures when you die.

The only difference is that the insurance company lets you pay for this bond in annual installments. The face value of this bond (the death benefit) grows over time. And the insurance company lets you use the money before the bond matures (and you die).

Today, I'm going to show you who is the biggest consumer of permanent life insurance.

When you see how much permanent life insurance these people buy… and why they buy it… you'll never see permanent life insurance as death protection again.

Bank	Life Insurance (Billions)	Other Fixed Assets
Wells Fargo	$19.3	$8.1
PNC Financial	$5.9	$4.1
Bank of America	$18.5	$10.9
Citibank	$4.5	$4.3

Source: Barry James Dyke, The Pirates of Manhattan II, 2012

It shows five of the largest banks in the U.S. The first column shows their investment in permanent life insurance.

The second column shows their investment in properties, premises, and other fixed assets.

According to FDIC records, the largest 38 banks in America have all invested over $100 billion into permanent life insurance!

Sixty-eight percent of these banks have invested more money in permanent life insurance than they've invested in skyscrapers, IT networks, and bank branches.

Your local community bank buys permanent life insurance too.

Here are five much smaller community banks and the amounts they've invested in permanent insurance relative to their fixed assets.

Bank	Life Insurance (Millions)	Other Fixed Assets
First Republic Bank	$43.2	$10.3
People's United	$29.3	$32.3
City National Beverly	$13.8	$12.6
First Tennessee Bank	$56.7	$33.0
New York Community	$68.5	$22.0

Source: Barry James Dyke, The Pirates of Manhattan II, 2012

Why do banks buy so much life insurance?

It's simple. Regulators require banks to keep large piles of cash on hand to meet unexpected obligations.

They could take sudden losses on loans or more depositors than normal could ask to withdraw their money.

Think of it as a cushion.

This cash cushion must be unassailable.

Banks must be able to access this cash immediately. And they cannot put it at risk.

Regulators call this money "tier one capital."
By law, a bank must always keep at least 4% of its assets as tier one capital.

Would money invested in stocks count as tier one capital?
No. Stocks are too risky and do not meet FDIC liquidity tests.

What about real estate?
No. It takes too long to sell real estate in an emergency.

What about permanent life insurance?
Yes! Regulators consider permanent life insurance safe and liquid enough to count as tier one capital.

Permanent life insurance has an additional benefit over cash… It pays four times as much interest… and there is no tax on either the income or the final payouts.

With these qualities, it's no wonder banks pour money into life insurance It's so attractive, the Federal Reserve had to make a rule to limit how much life insurance banks buy.

According to OCC 2004-56 and SR 04-19, banks can keep a maximum of 25% of their tier one capital in life insurance.

But wait… Banks aren't the only companies that spend billions on permanent life insurance.

Many non-financial corporations buy it too, including:

- Comcast,
- GE,
- Gannett,
- Johnson & Johnson,
- Harley-Davidson,
- Verizon,
- Norfolk Southern,
- Walmart.

> ***[Walmart used to buy permanent life insurance on every Walmart employee in secret. When some families found out about it, it caused a scandal. It seemed Walmart was profiting from the deaths of its employees. The government clamped down on this practice in 2006. Now companies can buy life insurance only on their top third highest income earners… and the employees have to agree to it.]***

Why do Walmart and these other companies buy so much permanent life insurance?

These companies aren't banks.

They don't hold tier one capital.

But the same reason is the same.

Permanent life insurance is the highest-paying and safest place for their capital.

They can access it anytime they want.

And it's tax efficient.

But there's another important reason that banks and corporations spend billions on permanent life insurance.

It's the perfect way for them to cover their executive pension obligations.

When a senior executive at a large corporation retires, the company pays him a pension. Pension benefit packages include things like a continuing salary, a parting bonus, and health benefits for the rest of his life.

These pension obligations can be huge. Some executives have pensions that are almost as large as their paychecks were.

The former CEO of GE, Jack Welsh, re-tired over a decade ago. He reportedly earns $9 million per year in pension from GE.

Pensions for average income earners in America have all but disappeared.

But pension benefits for high-level executives are increasing.

Corporate treasurers have found that permanent life insurance is the perfect tool to fund these pension obligations.

Companies can deposit money into life insurance contracts annually.

Then they can let the money grow tax-free… much like an IRA. Then the pension administrators can use the cash in the insurance policy to pay the pension while the executive is living.

And when the executive dies, the company receives a large, tax-free lump sum. It can put this toward other employee benefits.

Yet for reasons I don't understand, permanent life insurance is one of the most scorned products in America.

Money gurus like Dave Ramsey and Suze Orman hate it.

There are articles all over the Internet dismissing it. (You've heard the proverb "buy term and invest the difference.")

But the truth is simple and clear, permanent life insurance is ultra-safe, and it's easy to access in emergencies. It grows tax-free, then comes back tax-free upon death.

And it offers much higher returns than cash.

Corporate America takes advantage of these benefits.
Why shouldn't you and I?

Long-term Strategies

Michael G Isom

The AIS Triangle™ strategies are long-term strategies. They will be of more value to you if you digest them slowly and act on them deliberately.

Q: *Life insurance companies are large holders of federal, state, and municipal bonds. They also invest in mortgages and mortgage-backed securities. In the event of a financial crisis, my biggest fear is that the life insurance company suffers huge losses and may not be able to pay me back the money I've saved.*

A: I'm certain there's going to be another financial crisis—and many bond defaults—in our future. But, although you can never tell the exact time, place, or depth of a financial crisis, you can look at history for view of how the AIS Triangle™ will hold up.

If, for example, you examined the performance of mutual insurance companies' investment portfolios during the 2008 financial crisis. Less than 1% of their assets went into default.

That's a remarkable track record through one of the most turbulent times in recent history.

Many "stock" mutual companies did suffer huge losses in the financial crisis. They took more risk with their investments because of pressure from Wall Street. But remember, mutual insurance companies don't have these same pressures.

They stick to conservative investments that keep their policyholders safe over time.

These companies have successfully navigated through every other financial crisis, recession, depression, and world war in the past century

Despite all of these events, they've still managed to pay uninterrupted dividends every single year.

Q: *So, you are advocating an insurance program that is really just a bank account by which one makes tax-free income, one can use the money, and one gets paid back all the money upon death.*

How does the insurance company make money along the way? There is nothing for nothing.

A: Insurance companies make money in two ways. They make money by taking in more premiums from their customers than they pay out in claims…

That's called the "underwriting process."

And they earn interest by storing this money in safe investments.

Now, a mutual insurance company exists only for the benefit of its policyholders.

So, it makes what it needs to pay the bills and the salaries of its staff. Then it pays the rest of its profit from investments and underwriting back to policyholders in the form of dividends.

Q: *I already have a whole life. After reading more and more about the AIS Triangle™, I'm concerned that my agent set it up incorrectly and that I might be overpaying, based on how much money the company allows me to access.*

Is there any sort of "litmus" test that you can provide so I can determine if my whole life policies are set up the AIS Triangle™ way?

A: If all of your premium payment goes toward the death benefit or insurance portion, you have a standard whole life insurance policy.

But if a big portion of your premium payment goes toward paying for the PUA rider, you are maximizing the savings component in your policy.

To confirm this, Schedule an appointment with us and together we will take a look at your policy.

You might be able to turn your whole life policy into AIS Triangle™ vault by adding a PUA rider. We'll show you how to do this…

Q: *I'm concerned that whole life insurance is very expensive. Will people like myself, who just started saving and have only about $3,000 put away, be able to afford a policy and its yearly payments? If not, what are my options, if any?*

A: Yes, you can start an AIS Triangle™ policy with as little or as much money as you want…

Q: *You gave the example of putting in $750,000 premium into a $500,000 death benefit policy and still being able to get back your $750,000.*

I didn't think that it was possible to contribute more in premiums than the death benefit. If you do, it becomes a MEC and, therefore, has penalties attached to it, much the same as an IRA. You must be right; I'm one of the 999 insurance agents who do not understand yet.

A: In my example, your death benefit would be $500,000 in the first year of the policy. But your death benefit amount will grow each year; it doesn't stay fixed at $500,000. As a mutual company pays dividends and you re-invest them, the cash and the death benefit in your policy increase each year.

So, in short, the death benefit grows over time so that the policy never becomes an MEC.

Tackling Hate Mail We've Received.

Michael G Isom

The AIS Triangle™ is a way to save and grow your money using a permanent life insurance policy from a mutual insurance company.

Your money will grow at high interest rates, tax-free, for the rest of your life.

It's safe, you can access your money anytime, and it's a popular strategy with the largest banks and corporations in America.

We've received many emails of support so far from clients like Karen, who says…

> *"I love this concept. I stumbled on it almost three years ago and have been building my account ever since. The loan feature helped me get a new roof on my house this summer."*

Or Francisco, who says…

> *"This permanent life insurance idea is amazing. I never really under-stood it before."*

And Jon, who says…

> *"My wife and I put a large portion of our savings into permanent life insurance and have done for years now. We also have two young children whom we purchased policies for when they were two and four years of age. I am very impressed with the concept of permanent life insurance and want to commend you with five stars on being willing to talk about the subject with us. This is very BOLD, and, I think, it is very important for people to realize the possibilities it holds."*

We've Received Plenty of Hate Email Too

People have also sent us objections to our The AIS Triangle™ with "hate" emails like this one from Mark, who says…

> *"This is B.S. Real, real B.S. I'm very disappointed in you. Permanent life insurance is a rip-off and is well documented as such."*

Or AB, who says…

> *"I'm very disappointed. It doesn't matter what you call it: permanent life insurance, whole life insurance, modified life, paid-up life, glorified bank savings account, or whatever other name you want to call it. It's all a boatload of crap the insurance companies trick people into buying."*

Permanent life insurance is one of the most unpopular products on the planet. High-profile "haters" like Dave Ramsey and Suze Orman trash it at every chance they get. Thousands of articles on the Internet warn against it.

Why does permanent life insurance attract such negativity?

It is because life insurance companies sell it—and most people use it—as *death protection*.

So it seems like the insurance company is gouging you every time you write a check because you haven't died.

But the AIS Triangle™ is not about life insurance.

It's a unique and valuable savings plan.

If people could see it from this angle, they'd see their annual premiums as a way to grow the money for future use.

And I'm sure they'd be much more open to it.

So here is some "radical transparency" bout the AIS Triangle™

So here are some of the objections we've gotten:

Permanent insurance…

- has high fees
- is a poor investment
- is too complicated
- doesn't protect against inflation
- is risky because insurance companies can go bankrupt
- ties up capital
- is not as useful as term insurance.

If you can think of any more objections you'd like to add to this list, it's very important you email us. **info@vaultais.com**

You need to set up your permanent life insurance policy in a particular way to minimize its "death protection" element and maximize its high-return "savings account" power.

But the first thing you need to know is that there are several different types of permanent life insurance.

You may have heard of these. They are variable life insurance, whole life insurance, and universal life insurance.

Our AIS Triangle™ strategy uses only ONE particular type of permanent life insurance.

You also need to learn about policy loans. Policy loans are a core feature that makes the AIS Triangle™ so powerful.

I'll explain how these works and why they're so important.

There are fewer than 400,000 life insurance agents in America. I estimate 0.03% of them know how to set up a permanent life insurance policy correctly.

Insurance companies have sold permanent life insurance for centuries. But over the last three decades, they've made "innovations" to the original model. This has hurt its reputation.

For example, today, insurance companies sell policies in which you can adjust how much money you get when you die. Or when you pay the premiums. You can buy policies that pay interest based on the stock market's performance… or the bond market's performance.

You may have heard of some of these innovations. They have names like universal life, variable life, equity indexed life, etc.

These innovations have introduced hundreds of variables into permanent life insurance policies. The customer can't understand them & most agents don't understand them. Most importantly, they have shifted the risk away from the insurance company and back to the policyholder.

Also, the complexity makes it easy for the insurance company to hide the fees and commissions they're charging. I'm not saying you couldn't structure a Vault AIS vault with a universal, variable, or equity indexed life insurance policy.

But I'd advise you not to.

They're too complicated.
We hate complexity.

Our strategy uses the most ordinary type of permanent life insurance. Its design hasn't changed in over 100 years.

Here's how it works:

First, you agree with the insurance company how much money you want to receive when you die. Then you pay a minimum amount every year into your policy. They call these payments "premiums." You agree to these amounts upfront with the insurance company. They never change.

While you're alive, these payments build up a cash value in your policy. You earn interest and dividends, tax-free, on this cash. Meanwhile, you can also use this money whenever you need it.

That's it.

There are no fancy customizations, it has nothing to do with the stock market, and it's easy to understand. It's tried and tested over two centuries. And it comes with some of the lowest commissions of any permanent life insurance product on the market.

In the industry, they call it "whole life insurance."

Whole life insurance is a common insurance product, you can buy it from almost any insurance agent in the country… or around the world.

Our strategy uses a “participating” or “dividend-paying” whole life insurance policy. But with one final twist…

This twist makes it different from any other type of life insurance policy, including most of the whole life policies the industry sells today.

> ***[When a mutual insurance company issues a whole life policy, it calls it “participating” or “dividend-paying” whole life insurance. They call it “participating” because policyholders own the mutual company and participate in the profits by earning interest and dividends.]***

The Secret Ingredient:

Call up your local life insurance agent. Ask him for a whole life insurance policy. He’ll sell you the life insurance coverage that comes with a savings component.

But we’ve established that the AIS Triangle™ is NOT about the life insurance coverage. What do I mean by this?

Most people think of life insurance as something you buy to protect your family in case you die. It’s a precaution. But our AIS Triangle™ strategy has nothing to do with estate planning, protection, or life insurance. It’s a program to save money and build wealth while you’re still living.

So, we structure our whole life policy to emphasize the savings aspect and minimize the life insurance aspect. We are

"maximizing the cash value of the policy and minimizing the insurance coverage." We do this by stuffing as much money into our whole life policy as we can, as fast as possible, keeping our life insurance coverage as low as possible.
For example, a typical term life insurance buyer might pay $1,000 per year for a $2 million policy. But we would prefer to pay $20,000 per year for a $500,000 whole life policy. This way, we get much more money earning interest and dividends in our policy, and we give much less money to the insurance company for life coverage.

Do you see this?

Most people want as MUCH life insurance coverage as possible by spending as LITTLE money as possible.

With our AIS Triangle™ strategy, we want to get your human life value covered, but we also want to put as MUCH money as possible into our policy. The AIS Triangle™ uses a special tool to make this happen. It's called a paid-up additions (PUA) rider. Most life insurance companies offer this rider. **But few insurance agents know it exists.**

A PUA rider is a way to stuff as much money into your policy as legally possible. This way, you're earning more interest and more dividends in your account, without increasing the amount you spend on life insurance protection.

I'll explain the PUA rider in more detail when we get closer to purchasing a AIS Triangle™ policy. For now, all you need to know is that the PUA rider changes an ordinary whole life insurance policy into a wealth-building machine.

What do I mean by *"legally possible"*? Insurance policies confer enormous tax benefits. In the '70s and '80s, investors and corporations plowed billions into permanent life insurance policies to take advantage of the tax benefits.

In 1986, the IRS clamped down. It set a limit on how much cash you can put into permanent life insurance. The fact that the government limits how much money you can put into your insurance policy should show you how powerful this strategy is.

If you exceed this limit, your life insurance policy turns into what the IRS calls a "modified endowment contract," or "MEC," for short and a MEC no longer qualifies for the tax benefits.

Vault AIS™ uses a participating/dividend-paying whole life insurance policy from a mutual insurance company. We use a PUA rider to put as much money into our whole life policy WITHOUT crossing the MEC line. This way you maximize your saving and growth while maintaining the tax benefits.

For questions, please visit www.vaultais.com
or submit them via e-mail to info@vaultais.com