



**REAL ESTATE INVESTING  
USING THE PERPETUAL  
WEALTH STRATEGY**



**PARADIGM LIFE**

GROWTH | INCOME | LEGACY





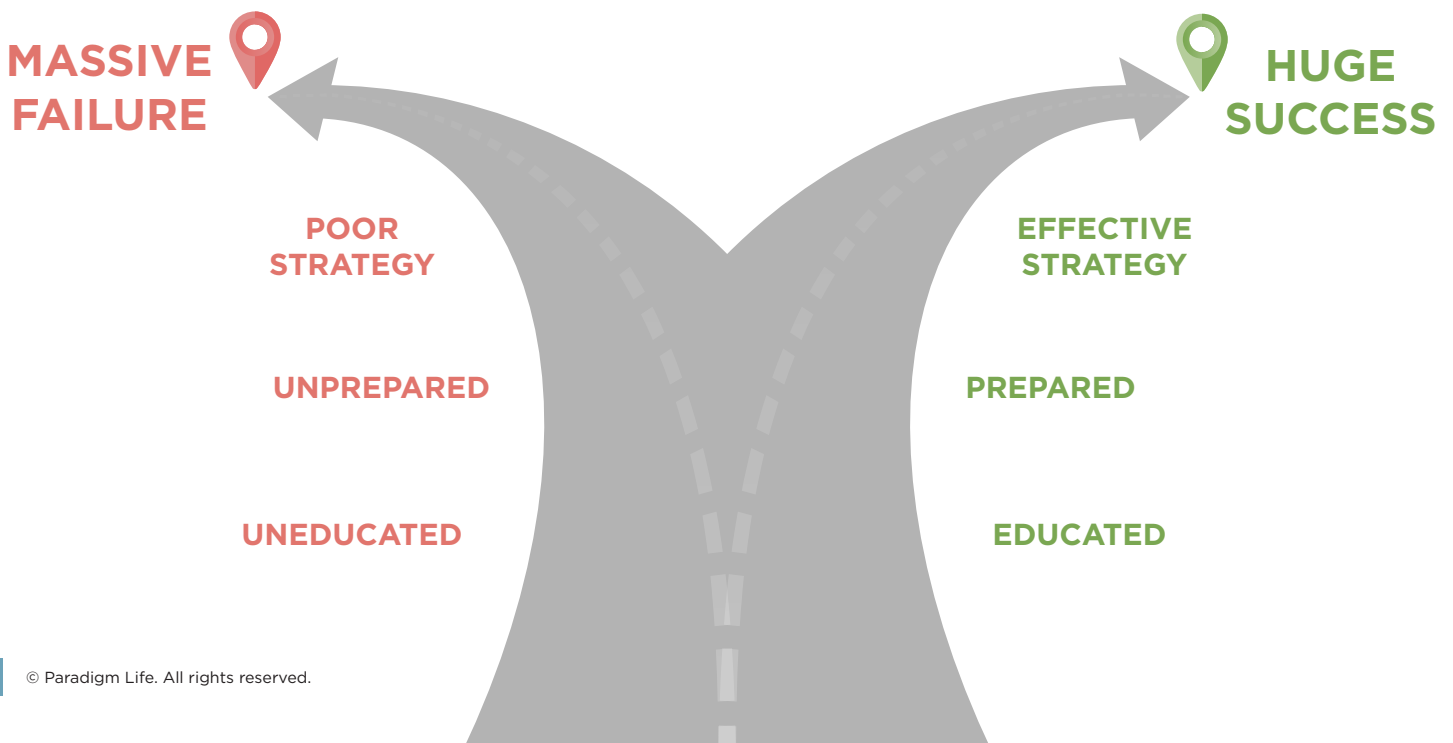
# CAPITAL, REAL ESTATE, CASH FLOW AND THE VELOCITY OF MONEY

This article will teach you about a financial system that has been followed by some of the most successful investors, individuals, and institutions in history. You will learn why it is so successful and the steps to take to implement it. Regardless of your current financial situation, you can implement this system on a small, medium, and large scale with success.

## THE CASE FOR INVESTING IN REAL ESTATE

People have sought after property ownership for thousands of years. In the U.S., the ownership of real estate continues to be one of the keys to financial freedom. Though many have experienced huge success in this arena, real estate investment has burdened the uneducated and those without the proper system. The obvious example, the housing bubble in 2008 to 2010, created one of the best environments for massive success but also massive financial failure. Those who were prepared, organized, and educated became wealthy. Those who were not fell victim to the market.

## REAL ESTATE INVESTING ROADMAP





## REAL ESTATE AND WEALTH

The phrase in the Declaration of Independence “Life, liberty, and the pursuit of happiness” is familiar, but did you know it was profoundly influenced by John Locke? He was and acclaimed 17th century Scholar, Philosopher, and Thinker who coined the phrase: “Life, liberty, and the Pursuit of PROPERTY.” Now, Locke wasn’t just talking about real estate, but possessions which included real estate. Nonetheless, real estate absolutely falls into this category.

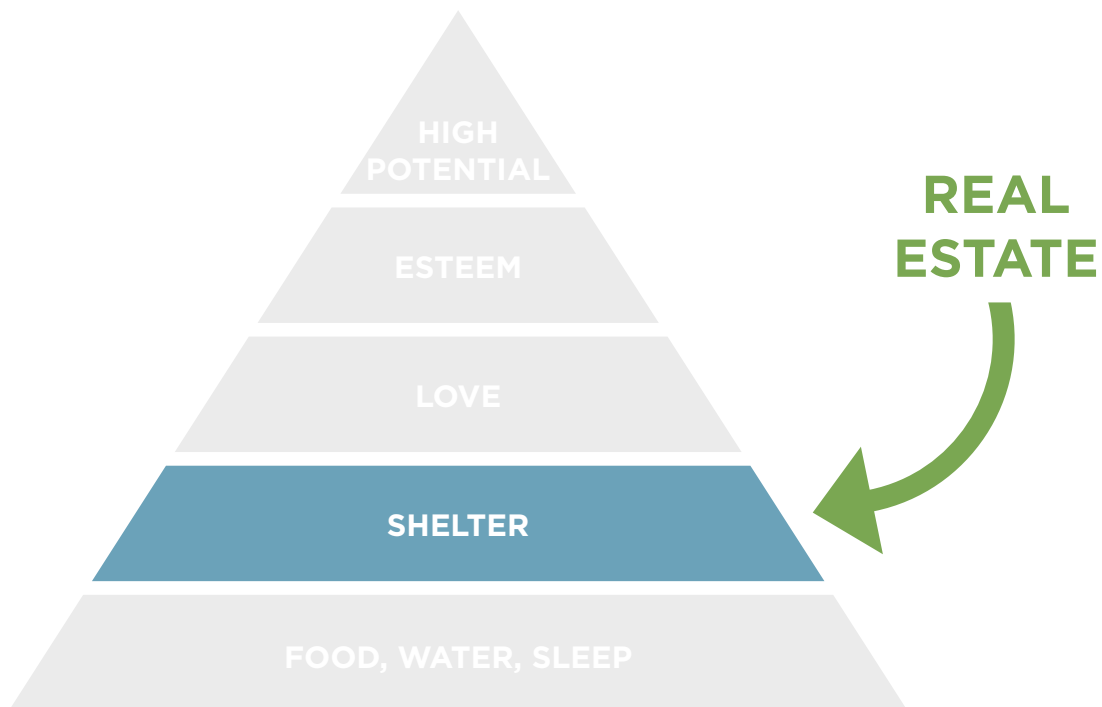
Locke was resolute to the idea that property ownership is a right. Locke inspired many, and (as a dissenter to the Crown) insisted on freedom and civil rights. Locke inspired other intellectuals, which in turn created an immense desire to make the great exodus to America and pursue property; which is a vital component of freedom.

*Life, Liberty,  
and the pursuit of  
Property*



When building wealth and freedom, why has owning real estate worked so well for so long? Maslow's Hierarchy of Needs will remind you that shelter is a basic for survival. Only when we are confident that we can feed, clothe, and house ourselves are we free to pursue psychological needs. The desire to own real estate extends across our country—services, retail stores, government, and families . . . almost everything we do has a base connection to real estate.

## MASLOW'S HIERARCHY OF HUMAN NEEDS



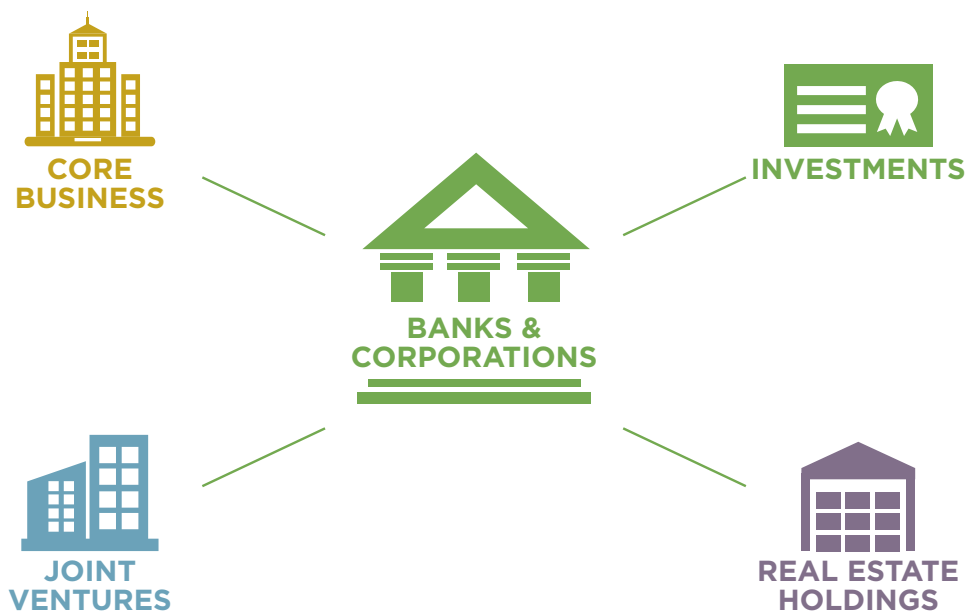


## REAL ESTATE'S SUCCESS PARTNER

Despite the inherent benefits, real estate is not failproof; there are inherent risks. That is why the wealthiest individuals in the world have a comprehensive plan that consists of other financial products and strategies that mitigate these risks and add to their overall growth of wealth.

To examine this further, we need to look at wealthy business and banks and the systems and products they have used to build wealth for centuries. Banks and corporations have several different streams of cash flow ranging from their core business strategies (both domestic and international) to joint ventures, investments (stocks, bonds, etc.), and real estate holdings (industrial, agricultural, commercial, and residential).

## HOW BANKS & CORPORATIONS MITIGATE RISKS THROUGH DIVERSIFICATION



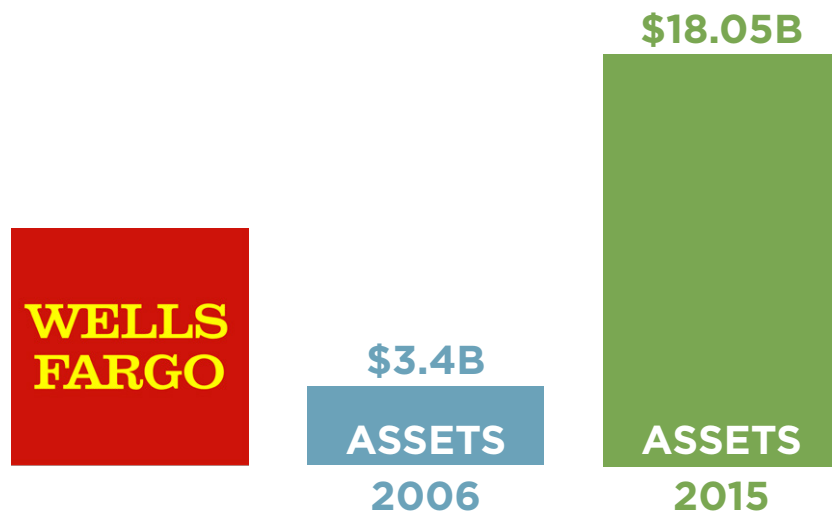


## USING LIFE INSURANCE FOR PRIVATE ASSETS

Because banks and corporations realize it is important to be protected and well rounded, they use **permanent life insurance** a diversification method that's becoming even more common among these billion/trillion dollar companies in recent years. This method provides significant benefits to the bottom-line of banks and corporations, and has proven to be profitable even in difficult times. Public fortune 100 and 500 companies hold a large portion of their liquid capital in one of the oldest financial products in the country, and most people don't even realize this financial product exists.

Over 3,800 banking institutions currently use this strategy. From 2006 to 2015, Wells Fargo increased this private asset from \$3.4B to \$18.05B. General Electric was the first current-era big business to implement such a strategy and Wal-Mart has since followed suit. The great news is that this proven, enduring asset is available individuals and investors as well.

### WELLS FARGO PRIVATE ASSET GROWTH





The key features of permanent life insurance are Privacy, Tax-Free Growth, Guaranteed Financing, and Legacy Value, and we're ready to give you the details about this asset. It includes:

- Uniquely designed insurance policy offered by a mutual life insurance company
- Carefully planned cash addition
- Strategy that offers liquid, immediate wealth that can be used right away

Today, business, the banking industry, and wealthy investors have discovered a way to set up insurance strategies that meet the needs of privacy, tax-free growth, and guaranteed financing. It is staggering to see how prevalent this financial product is on the balance sheets of businesses. Corporations and banks hold hundreds of billions of dollars, and this figure grows every year.

With the right advisor and knowledgeable company, you can purchase this account and include it in your wealth building plan. The key features are more valuable today than ever before.

## KEY FEATURES





## HISTORICAL SUCCESS



So why isn't this account mainstream today? For the wealthy it is. But for the average individual, Wall Street has drowned out everything but its own financial agenda. You'll be surprised to see many famously successful individuals (including multiple US presidents) used this type of account to build wealth. Here are some examples.

- Leland Stanford, founder of Stanford University and The Foster Family of Farms, used the financing feature in 1939 to borrow today's equivalent of \$50,000 to start the business.
- Ray Croc used the financing feature from two accounts to help start McDonald's.
- Doris Christopher of The Pampered Chef also used the financing feature to start her company.
- Walt Disney, one of the most famous cases, leveraged his account to start Disney World.
- Many U.S. Presidents also used this account to build wealth, including: James Garfield, Chester Arthur, Benjamin Harrison, William McKinley, Warren Harding, Calvin Coolidge, Herbert Hoover, Franklin D. Roosevelt, Richard Nixon and John F. Kennedy.
- John McCain financed his initial campaign for President against Barack Obama using this financing feature.
- Athletes and celebrities relied on this unique asset as well, including: Jackie Robinson, Babe Ruth, Helen Keller, Susan B. Anthony, Cecil B. de Mille and Nat King Cole.

In their personal memoirs, many of these well-known people disclosed that they had these accounts. Why wasn't this information public? Because the policies are private accounts, and are NOT part of public record when the holder is alive.





# PRIVACY



Most Americans would be dumbfounded to know how little of their life is private—99% isn't. Your bank accounts, retirement accounts, home equity, savings, brokerage, and most every other financial account can be seen by anyone. This becomes problematic if you're trying to protect yourself from unfortunate events like bankruptcy or litigation. One small misstep can mean that those accounts can be seen and then seized. The unique asset we're sharing with you is 100% private, set up by a private individual, with a private insurance company. Professional Real Estate Investors often take this step as asset protection, because this private account can also protect your liquid capital.

## CAN BE SEEN

BANK ACCOUNTS  
RETIREMENT ACCOUNTS  
HOME EQUITY  
SAVINGS  
BROKERAGE

## PRIVATE

PERMANENT LIFE  
INSURANCE



# TAX-FREE GROWTH



One of the biggest wealth destroyers in the U.S. is the taxes we pay. Did you know April 24th is known as Tax Freedom Day? Because for almost 4 months the average person works just to pay income taxes. In addition to incomes, taxes are collected on most investments. You may think your IRA or 401k is protected, but think again. The funds that those retirement accounts are invested owe taxes, and the cost is passed to you. You will also pay a 100% ordinary income tax when you withdraw the money. Even if you use a self-directed IRA to purchase real estate you lose, because you end up taking income at the highest tax bracket.

The strategy of opening this type of private insurance account existed well before 1913, when the tax code was created, and today is the only account left in which you have tax-free gains and are not forced to withdraw the money at a point in the future as with Roth IRAs—the other account that has a tax-free growth characteristic. Now you understand why so many wealthy families, as well as banks and corporations, purchase large quantities of this account.

Fortunately, you have found one of the few qualified firms in this country that has the knowledge to create a wealth building plan using this account and teach you how to use it to boost your real estate investments. At the end of this article, we'll tell you how to get in touch with us.



## GUARANTEED FINANCING



The “guaranteed financing” feature alone is worth setting up this account. When the credit markets collapsed in 2008, it almost wiped out the financial markets along with the public market. During that time, there were 9 million foreclosures started and 7 million personal bankruptcies filed.

Financing is a real estate investor’s best friend and worst enemy. When credit is good, money is cheap. When credit is bad, money is scarce and expensive. Though nobody can predict the future, you can prepare for uncertainty. The guaranteed financing feature allows you to borrow from this account at the rate that it is earning. Your loan is with the mutual insurance company and is contractually guaranteed when you sign up with the account. You can borrow up to the full amount of your account. The financing feature is similar to a line of credit, so while you make payments to your principal loan balance, you can take another loan (as long as the total balance loan does not exceed the total cash value in your account). The interest-only loan has a payment due only once per year.

Not only can this method provide seed capital for billion dollar companies, it can provide seed capital for your real estate deals. No other financing out there compares. Let’s look details of how this account works with real estate.

Like a bank account, you pay money into this insurance policy. The policy establishes a liquid, immediate value called “cash value.” This cash value earns guaranteed interest and a dividend each year. When the cash value is sufficient for the purchase of the real estate venture, you request a loan from the insurance company. The loan is transferred from the insurance company to your investment account.

When you receive cash flow or interest on your investments, you then use that money to pay back the insurance company. The financing feature is like a line of credit, so as you pay the loan back, you can borrow again for the next opportunity, and you repeat the process. The repetition of this process is known as the “velocity of money.”

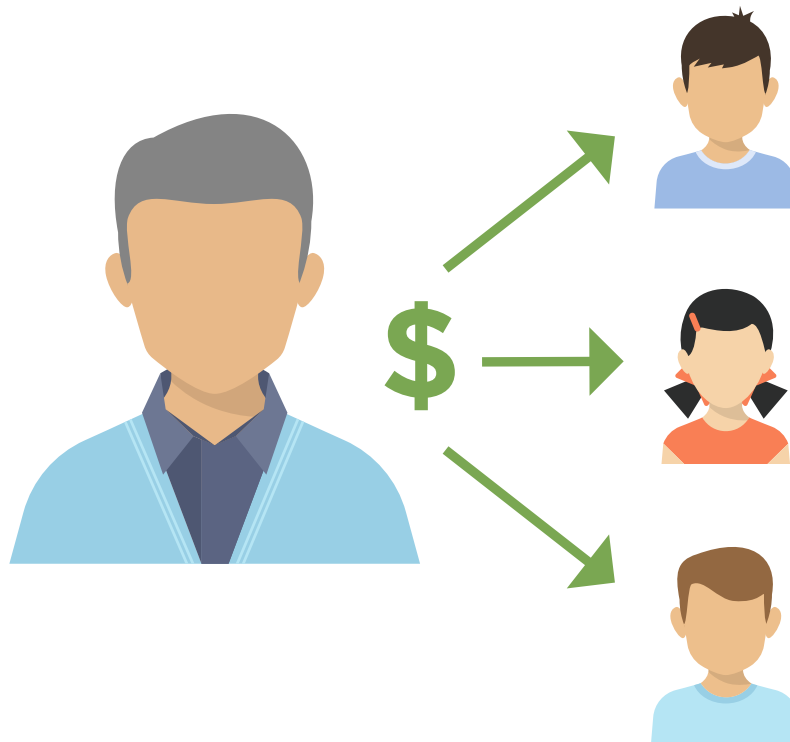


## LEGACY VALUE



The legacy value of this account sets it apart from any other financial vehicle. Legacy value means that the policy pays out tax free upon the passing of the person who purchased the account. Legacy value can be extremely helpful for real estate investors who want their estates to own the investments, but not the debt they used to acquire them. Legacy value can also transfer into a trust for your inheritors to go to college, go on family retreats, start a business, start a FAMILY BANK, or invest in more real estate.

## TAX-FREE PAYOUTS





## YOUR STRATEGY

Now you have the opportunity to combine the most sought after asset in history (real estate) with the most time-tested financial vehicle available to create wealth, financial freedom, and a legacy for your family. Your strategy should include using this unique insurance account, real estate, and the velocity of money—a method used by the financially successful for generations and available to you.

Now that you understand the basics of this strategy for real estate investments, we can answer specific questions and help you implement the Perpetual Wealth Strategy in your wealth-building plan.

Email or call us today for your no-obligation 30-minute consultation.



[WWW.PARADIGMLIFE.NET](http://WWW.PARADIGMLIFE.NET)



1-855-801-6306



[INFO@PARADIGMLIFE.NET](mailto:INFO@PARADIGMLIFE.NET)



# PARADIGMLIFE

GROWTH | INCOME | LEGACY

Due to the many insurance products sold, Paradigm Life® makes no representation as to the actual tax status of the PUA rider, insurance, and benefits received or any premiums paid. Neither Paradigm Life® nor its representatives give legal or tax advice or interpretation. Please contact your legal or tax advisor for such advice. As a result of the important nature of financial decisions, you are urged to visit [www.paradigmlife.net](http://www.paradigmlife.net) to review a full list of disclosures pertaining to our products and services. Copyright © 2016 Paradigm Life®.