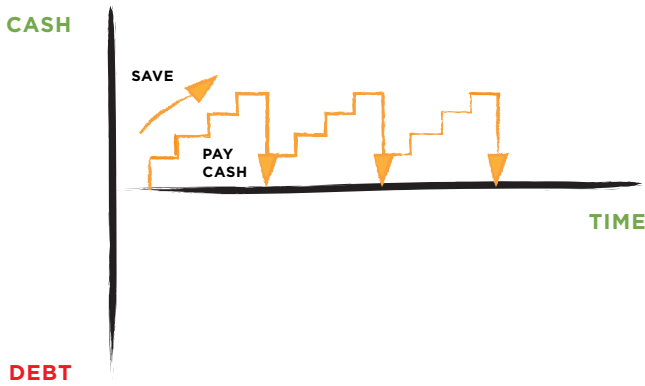


Saving and Spending Smarter with the "AND Asset"

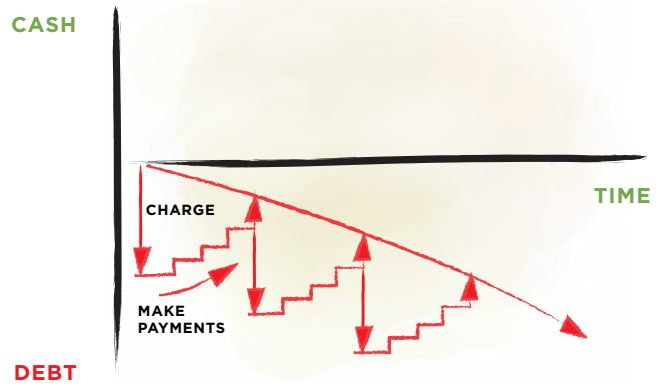
There are two common spending profiles most people fit into. The first is The Saver - the person who saves money for purchases in a bank account, then withdraws that money once it's reached its target amount. The second is The Debtor - the person who uses a credit card or line of credit to pay for purchases, then repays that balance over time, trying to get back to even. One major problem they share is failing to capitalize on compound interest. Here's how The Perpetual Wealth Strategist - the person leveraging their whole life policy as an "AND Asset" - acts on financial needs and opportunities without eliminating their ability to grow their wealth.

"The Saver"



- ✓ Wipes out possibility of earning compound interest
- ✓ Doesn't go into debt
- ✓ Doesn't grow wealthy

"The Debtor"

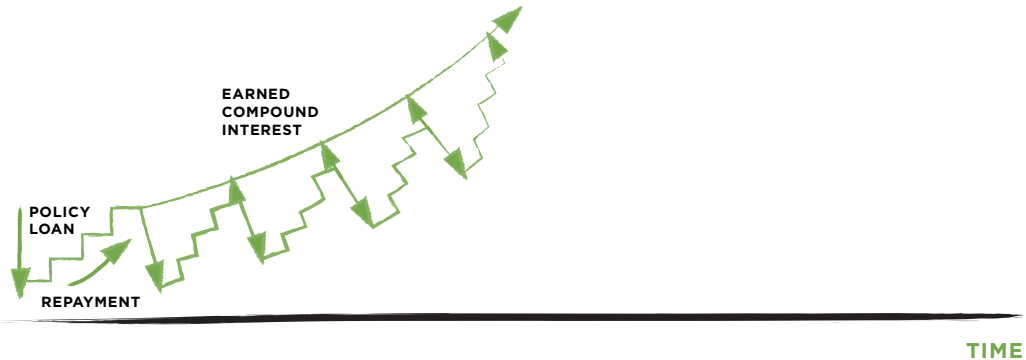


- ✓ Pays high interest rates
- ✓ Doesn't often get back to zero before next purchase
- ✓ Often spirals toward bankruptcy
- ✓ Doesn't grow wealthy

VS

"The Perpetual Wealth Strategist"

CASH



DEBT

- ✓ Accesses cash for major purchases, investments, and business opportunities without interrupting asset growth
- ✓ Capitalizes on compound interest
- ✓ Grows wealthy



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