

Booklet price: \$12

QUICK START GUIDE

***Getting Started And Getting Results With
The Perpetual Wealth Code™***

*The secret to getting ahead is...
getting started.* - Mark Twain

Discover The Process

Your Wealth Strategy Session

Welcome To The Unique Experience

QUICK START GUIDE

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This guide will give you the info you need to get started with **Your Next Step** to increasing your financial wealth every year---without riding the market roller-coaster.

If you're already familiar with *The Perpetual Wealth Code™* go to page 7 to find your next step now. If not, here's a quick overview of

our Money Philosophy and The Perpetual Wealth Code™.

It's been said, "The best time to plant a tree was 20 years ago. The second best time is

now." The same is true for Building Wealth. Once you know what to do, the sooner you Kick-Off Your Financial GAME the better...remember that nobody's going to do it for you.

"Wealth is the ability to fully experience life."¹ Money itself is not wealth, but it is a means of exchanging wealth. The exchange of wealth takes place as you provide value for others and request goods and services in return. This is why it's important to understand money...not just for the sake of knowing about it, but for the sake of wisely managing it.

The best way to lose money is to give up control of your money to other people. Ironically this is exactly what most stocks, mutual funds, qualified plans and other conventional investments are

1 Henry David Thoreau

based on today...you giving up control over your money to someone else. This should be a big Red Flag warning.

When you put your money into stocks, mutual funds, qualified plans and other conventional investments, the financial planners and money managers who have control over your money, profit from fees whether you make money or not!

If you could have better control over these investments and markets, they might be better investments, but do you really know the market? And can you trust someone else to know the market for you, especially if they make a profit regardless of the direction the market takes?

There must be a better way, and there is. In fact, you don't have to make any speculation about how the markets will trade. We're going to be talking about a financial tool that you can use to better manage your own personal, family and business needs. And since you know more about your personal, family and business needs than you could ever possibly know about where the market will trade tomorrow, you'll be setting yourself up for success.

The bottom line is that you should be your own money manager because otherwise you could be missing out on a lot of profit...perhaps even losing money because you're letting someone else manage your money for you.



MANY FINANCIAL PLANNERS HAVE THEIR BOTTOM LINE RANKED HIGHER THAN YOUR PROFITABILITY!

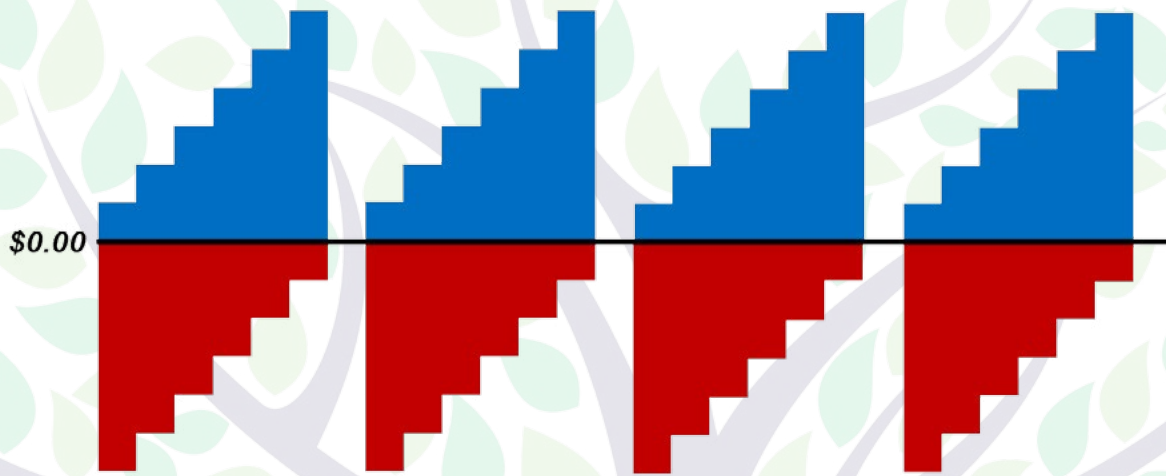


THE WAY TO BUILD WEALTH

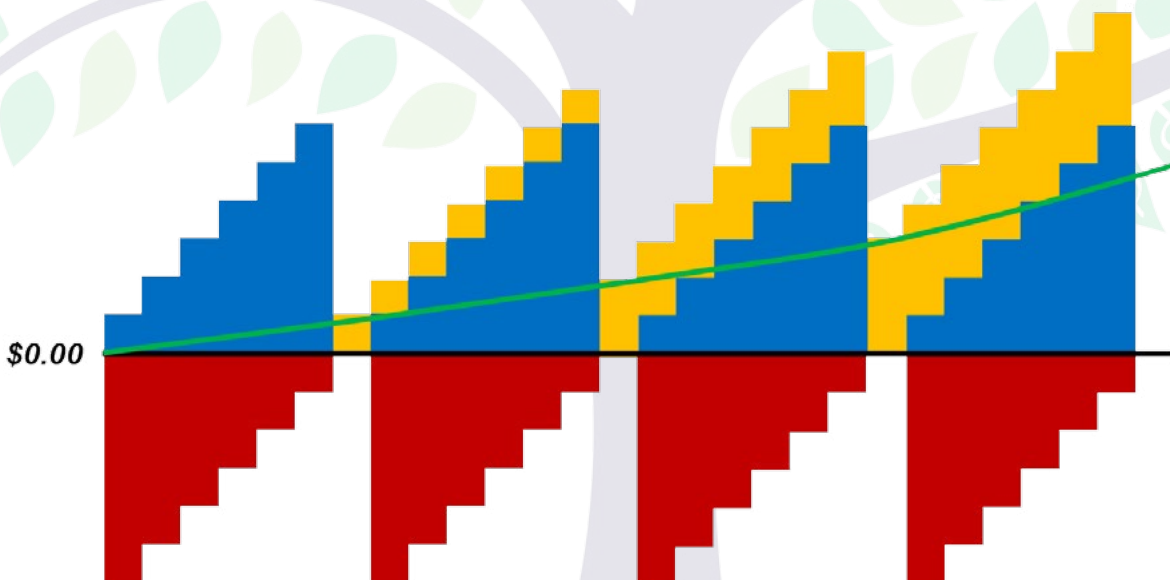
THE WAY TO BUILD WEALTH

Most people purchase things they need in 1 of 2 ways:

1. Going into debt, then making payments until they get back to \$0 or
2. Saving up, and then spending their money back to \$0



The way to wealth starts by saving. By saving consistently and in a safe place with guaranteed growth, you will ensure that you don't go all the way back to \$0 when you make your purchases. This helps you build the gold blocks you see on the graph below. Overtime the gold blocks compound to create more wealth for you to manage.

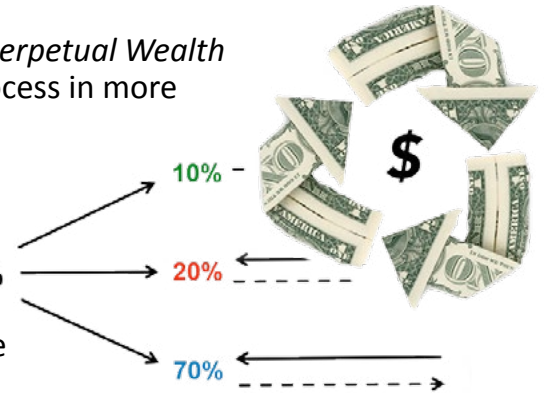


THE WAY TO BUILD WEALTH

Of course this is a very simplified summary of building wealth. *The Perpetual Wealth Code™* put together by Life Benefits outlines the wealth building process in more detail.

Key Points of The Perpetual Wealth Code™:

- Save 10-30% of your income (see the 10-20-70 principle) **100%**
- Ensure maximum control over the benefits of your savings (we call this Guaranteed, Available, Manageable, Equity)
- Leverage your savings to finance your personal and business purchases and make payments back to your savings over time
 - This creates Free Cash Flow, which is what Jeff Bezos used to build Amazon.com into the online retail giant we know it as today.
 - You get to recover interest you would have normally paid to a bank or finance company. The Volume of Interest on these purchases can be anywhere from 10% on a small loan to about 50% on a typical mortgage + more if you refinance or move within 30 years.
 - You also have full control over the Velocity of Money. The Velocity of Money is how often you can lend money and use it over and over again. This is not possible with investments that lock your money away for a long period of time (i.e. Tax Qualified Plans, CDs, Bonds, etc.)
- Create a system to pass on generational wealth with minimal estate and income taxes



THE PERPETUAL WEALTH CODE™ NOT ONLY ALLOWS YOU TO LIVE BETTER DURING YOUR LIFETIME BUT ALSO BUILDS GENERATIONAL WEALTH YOU CAN PASS ON.

- Experience the wealth of knowing that what you are doing is profiting not only you but others as well
- Stay connected and energized by like-minded people applying *The Perpetual Wealth Code™* (see Life Benefits Wealth Summits and other resources)
- A winning experience where you get to be part of a living, breathing, organized body that is creating wealth for others based on values like; health, relationships, abundance and productivity

The best way to “save” and create wealth by maximizing the key points of *The Perpetual Wealth Code™* is to buy Participating Whole Life Insurance with a Paid-Up Additions Rider.



WHY PARTICIPATING WHOLE LIFE INSURANCE?

HERE'S WHY:

- You can use your “savings” to pay premiums, and your policy immediately provides a death benefit for protection and a legacy
- Even in the first year (if the policy is designed correctly) you can access 50% or more of the amount paid in the first year premium GUARANTEED!
- The Life Insurance Policy helps you create Free Cash Flow, as well as recovering interest you would normally pay to a bank or finance company
- There are no qualification hoops to jump through for access to money as with a traditional bank loan because the full amount of the loan is collateralized by your death benefit
- You are in full control of how, and how often you use this money
- With a participating policy you also get to share in any profits of the insurance company that are over and beyond the guarantees provided in the policy contract
- In the long-term, your insurance cash value growth exceeds the premiums you have paid and with proper planning the death benefit can become a tax free legacy

John Wanamaker, founder of Wanamaker's Department stores (now Macy's), was the most insured man in America during his lifetime. Here's what he had to say about his reasons for owning so much participating whole life insurance:



JOHN WANAMAKER
FATHER OF MACY'S

“As the resultant of my own thinking, without any moving cause, except my own judgment, I deliberately worked out these five conclusions:

1. I was insurable, and accident or ill-health might come at any moment, when I would not be insurable
2. That life insurance was one of the best forms of investment because it gave, after one deposit, an instant guarantee that might repay principal and interest and more
3. That life insurance in the long run was a saving fund that not only saved but took average care of my deposits and took me into partnership in possible profits that not infrequently returned principal and interest and profit
4. That life insurance, regarded from the standpoint of quick termination, was more profitable than any other investment that I could make
5. That it enabled a man to give away all he wished during his life-time by providing an estate for those left behind”

Today we do not call life insurance an investment. The Supreme Court has correctly classified life insurance as an asset, but the same “investment qualities” that John Wanamaker saw 100 years ago still apply to participating whole life insurance.



WHY NOT OTHER TYPES OF LIFE INSURANCE?

Some of the new life insurance products today such as Variable Universal Life (VUL), Indexed Universal Life (IUL) & Equity Indexed Universal Life (EIUL) do invest in the market or track various market indexes, but it is important to note that these policies DO NOT contain the same level of guarantees and safety found in participating whole life insurance, nor do they participate in the profits of the insurance company.

All universal life insurance products out there today were created in the last 30-40 years and are an effort, on the part of the insurance industry, to shift investment risk back to the policy owner. This goes against the whole purpose of insurance.



THINK: "WALL STREET" WHENEVER SOMETHING IS TIED TO THE MARKET.

You want guarantees to form the foundation for Your Financial GAME, not shifting sands based on a market rollercoaster. Just ask yourself why the insurance company does not invest their entire portfolio in the options they define for you to invest VUL, IUL & EIUL? The reason is because the returns these options supply are not stable enough to back the guarantees they must provide to their

policy holders.

Think of the acronym for GAME and apply it to any savings, investment or insurance vehicle where you can put your money:

G = Guaranteed

- Is your money guaranteed?
- What exactly are the guarantees?
- Make sure the guarantees cannot be changed in the future

YOUR G.A.M.E TEST

A = Available

- Is your money available for you?

M = Manageable

- Can you manage your money however you want without penalties, conditions or limitations on what you can and cannot do?

E = Equity

- Do you have ownership in the vehicle you are using that does not involve additional risk but only more profit potential?

Participating Whole Life Insurance provides the ideal environment of protection, safe guarantees and the opportunity to use money over and over again while it's still working for you, not only providing insurance protection but also cash value growth.



HERE'S HOW TO GET STARTED

SO WHAT'S YOUR NEXT STEP?

If you like the idea of using Participating Whole Life Insurance and putting the principles of *The Perpetual Wealth Code™* to work so you can Win Your Financial GAME, here are the Steps to Kick-Off:

1. Research - You're doing this right now

- Beyond reading this Quick Start Guide you can find more books along with an abundance of Blogs, Videos and Podcast recordings on our website at www.Life-Benefits.com
- To get the most from your next step, consider your financial goals and jot down any questions

2. Get a Private and Complimentary 45-minute Wealth Strategy Session with one of our Mentors:

- Call 1-866-502-2777 to schedule Your Strategy Session
- This is an important part of your research...we recommend scheduling this session as soon as possible even while you continue your research

About the Strategy Session:

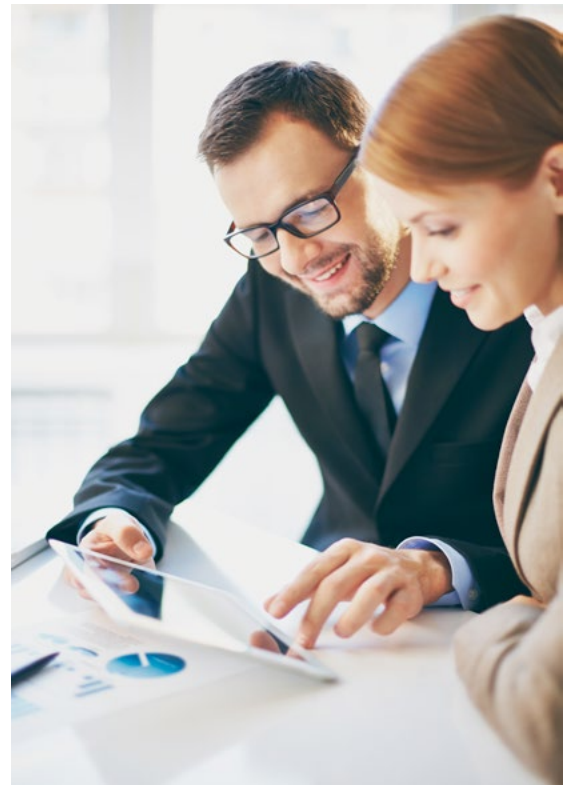
You'll get all your questions answered, plus you'll get to see how it works with your numbers so you can reach your financial dreams.

You'll also see how we design a life insurance policy to maximize your Guaranteed, Available, Manageable, Equity. Most insurance agents don't design policies like this because they have to cut commissions significantly to make it work best for you. This isn't something that all insurance agents are willing to do.

Please know right up front, that we will never pressure you to buy an insurance policy. We're here to help you improve Your Financial GAME™. If a policy can help you, we'll encourage you to take action. If you're not yet at the policy-purchase stage, we'll help you understand the principles of *The Perpetual Wealth Code™* so you can get to the next level of wealth building.

3. Join the Experience Attend the Wealth Summits and connect with like-minded people

We don't just sell a program, a system or a concept at Life Benefits. Instead we invite you to join the experience! The experience of doing what it takes to make yourself a winner because you were designed to win.



WE LOOK FORWARD TO WORKING WITH YOU!

This winning experience is one where you get to be part of a living, breathing, organized body that is creating wealth for others based on values like; health, relationships, abundance and productivity.

You are invited to be part of this special group of people from around the world.

[Click here for details on the next Wealth Summit](#)

We look forward to working with you as you seek to build wealth and achieve your dreams.

Sincerely,

John McFie

Life Benefits

1-866-502-2777

www.Life-Benefits.com



THE GROUP IN MINNEAPOLIS AT THE WEALTH SUMMIT. IT'S A WEEKEND NOBODY WANTED TO MISS!

P.S. Remember that **wealth favors those who take action**. So get started now...you won't regret it.

P.P.S Building wealth is kind of like riding a bicycle—you can read about it, watch videos etc., but the greatest learning takes place when you get on the seat and start pedaling. Your balance will come quickly and you'll be making progress.

P.P.P.S. Call for your 45-minute One-on-One Strategy Session now 1-866-502-2777.

WHAT OTHERS ARE SAYING:



5.0 out of 5 Most insurance sales end once the policy is in force. However, with the good people at Life Benefits the "sale" of a policy is only the beginning. They (the entire family) believe in the process of wealth building with well-designed whole life policies. This process is on-going and so is their commitment to their clients. - **Aubrey O.**



5.0 out of 5 Very professional and impeccable service along with knowledgeable and solid advice in their field of expertise. Highly Recommended!! - **Mike D.**

DISCLAIMER: Loans and withdrawals from life insurance can cause adverse tax consequences, penalties and may cause a policy to lapse. Insurance products are backed by the claims paying ability of the issuing insurance company and are not FDIC insured. Life Benefits, LLC., its agents, and representatives are not authorized to give legal or tax advice.

