

How to Shine in 2009...Revealed!

The Money for Life Guides' Support Program for 2009...



Wouldn't you shine in 2009 if every one of your promising prospects became a committed client?

You are a financial professional. You work hard. You gather information about your prospects, their families, goals, current financial situation, and other pertinent information. You spend hours researching products and approaches that could help your prospects meet their responsibilities and achieve the goals they've set for themselves with your guidance. You do everything you can to prepare yourself to offer the professional and competent advice you are committed to deliver.

The appointed hour arrives. The prospect arrives, and listens intently as you deliver a presentation that would win an award. Then...your prospect falls short of committing to anything beyond "Let me think about it," walks out of your office and goes from promising prospect to a fading memory. Your follow-up calls create no results and you never see the prospect again.

Wouldn't you shine in 2009 if promising prospects came to your office to buy...instead of just stopping by?

It's happening for advisors all over the country!

"... [for my clients it] opened doors to new financial awareness I've not found in other financial...books." RH, Cincinnati, Ohio

Prospects are arriving at advisors' offices with the intention and desire to buy cash value life insurance along with other investment and savings products.

"...this book motivates the reader to buy..." SL, Chillicothe, Ohio

How are they making it happen? These advisors have discovered a way to educate and inform their prospects before spending time and energy gathering information and preparing presentations.

"What once seemed cryptic is now straightforward. What seemed complex is now obvious?" DH, Lawrence, KS

These advisors' prospects receive a free copy of *Money for Life...How to thrive in good times and bad* before they first meet with their advisor. They have time to read this book and get excited about building a substantial personal economy. These prospects actively seek appointments with the advisor who opened their minds to this common sense and workable approach to money and personal finance.

"... your [book and] web site [are] amazing...you are on the leading edge of what Insurance Professionals WANT and NEED. I'm privileged to be a part of it!" JM, Hawaii

Money for Life... How to thrive in good times and bad

supports *your* efforts to deliver quality advice and products. Finally, there is a way to get your prospects excited about becoming your client **before** the first appointment.

The results reported by advisors who use this approach are amazing.

"Three things are likely to happen when you give *Money for Life* to a prospect before your first meeting" reports SRC, an agent in Denver.

- "First, your prospect is likely to become a client by buying large, fully funded cash value life insurance policies and other financial products.
- Second, you can expect your client to introduce you to their friends and co-workers enthusiastically.
- Finally, your clients who follow the practices in *Money for Life* create wealth that you get to manage for decades."



Wouldn't you shine in 2009 if all of your promising prospects knew that they were going to buy from you **before** arriving at your office?

- *Money for Life* is the product of almost forty years experience converting promising prospects into committed clients
- That experience is backed up by four years of intense current research into what clients expect from you today as their advisor.
- *Money for Life* is a book full of practices that produce prosperity and abundance for your promising prospects, and for you – the advisor.
- *Money for Life* is a book of wisdom that was buried in the late 20th century but has been unearthed unscathed and is further enhanced by 21st century thinking.

In the past four years, the ideas presented in *Money for Life* have helped thousands of individuals and families lay solid financial foundations by placing millions of dollars in fully funded life insurance contracts.

Advisors report that their clients joyfully pay thousands of dollars each and every month for individual cash value life insurance premiums. Advisors report average policy premiums from a low of two or three thousand per year to highs of fifty thousand per year – and more.

Why are promising prospects so enthusiastic and willing to commit so much of their money to *Money for Life* programs? Here's what some advisors are saying:

- After a client read *Money for Life*, RH, Cincinnati said;
 - “Every time I give this book to a prospect I earn their trust and their business.” – (\$2,400 premium on first sale)
- AA, Lansing explains how this approach to money serves her interests better than any other;
 - “Once a prospect reads *Money for Life* they know we are using the same tested and proven playbook, and the communication and co-operation between us is phenomenal.”
- MD, Rapid City tells us that clients recognize that the *Money for Life* practice improves and increases their investment options;
 - “I expose each of my investment clients to the *Money for Life* concepts and every time I do that, the client clarifies his or her strategy, allocates more money to investments and savings – and we both win.”
(Over \$100,000.00 in whole life premium this year so far)
- ER-G, Atlanta reports that clients experience immediate improvements in their cash flow and on their balance sheets;
 - “*Money for Life* helps my clients restructure their thinking and their finances and cements our relationship...”
 - J, Tucson says his clients find peace of mind about money that they thought impossible; “When I give a prospect their own copy of *Money for Life* it becomes a way of life for them and I become an inseparable part of their life.”
(Put over \$75,000.00 into his own “bank” this year)
- ZR, Dayton helps clients develop confidence in their own ability to manage money beyond just paying off debt;
 - “I can’t believe what *Money for Life* did for [one of my clients]. She struggled for years just to get by and now she’s debt free and growing a substantial estate. *Money for Life* is amazing!”
- DAF, Greenwood Village, CO believes clients hold their *Money for Life* advisors in higher regard than all other advisors;
 - “I went through prospects like kids go through candy on Halloween until I began introducing *Money for Life* to them. Now clients want my advice on almost everything and they call me to schedule periodic reviews. *Money for Life* has changed my practice and my life.”
(First proposal was for over \$1,250,000.00 in annual premium on four lives)



You will shine in 2009 when your promising prospects see money in a way that serves them well, and helps you help them!

“Handing the *Money for Life* book to a prospect is like betting on a one horse race. You can’t lose and neither can your client.” JS, Minneapolis

Joining the Money for Life family of advisors is also a “can’t lose” proposition.

- You do not have to change your practice
- You do not have to sign up with any particular carrier
- You do not have to worry about compliance or E&O requirements

In fact, all you need to do is buy a few copies of Money for Life, hand them to your promising prospects, and watch them convert themselves from promising prospects into committed clients.

Here’s how you can shine in 2009.

Option 1 – The Jogger: Buy 1 copy of *Money for Life*. The author personally GUARANTEES to return the one time investment of \$29.95 if you don’t feel that *Money for Life* can be of value to you or your clients. (You must ship the book back undamaged without markings or highlights. Shipping costs are additional and reduce the guaranteed refund amount.)

Here’s what you’ll discover inside *Money for Life...in good times and bad*

✚ PART I – Change Your Mind About Money

- ***Chapter 1 – Wake up America!*** – Discusses the myths, misrepresentations, and misconceptions of the current failed financial model.
- ***Chapter 2 – What Is an Economy?*** – Defines and describes “personal economy” and shows why every American needs one.
- ***Chapter 3 – The Debt Paradigm*** – A brief study of the financial models that have ruled America’s economy since its inception and that eventually evolved into the failed model that America adopted in the late 20th century.
- ***Chapter 4 – What Would Your Ideal Personal Economy Look Like?*** – A whimsical and refreshing look at the underpinnings of the Debt Paradigm and insight into how to escape it.

✚ Part II – YouBeTheBank

- ***Chapter 5 – Laying Your Foundation*** – Illustrates the fallacies in the current paradigm and introduces an new financial model that lets YouBeTheBank
- ***Chapter 6 – Your “Bank”*** – Discusses how you can free yourself from the dungeon of the Debt Paradigm and introduces cash value life insurance as the preferred “banking” vehicle in the Money for Life financial model.
- ***Chapter 7 – Your Framework*** – Describes the Four Pillars that support EVERY successful personal economy. Contains extensive and detailed examples drawn from client and advisor experiences of the past several decades.

- **Chapter 8 – Show Me the Money** – Demonstrates how you can deconstruct and reconstruct your personal economy and free up money that lets YouBeTheBank. Contains several examples, from real life situations, of individuals and families moving from dependence to independence.
- **Chapter 9 – The Death of the Debt Paradigm** – This brief chapter summarizes the main ideas presented in the book and offers a call to action.

In addition, the Jogger receives – at no cost:

- ✚ **An electronic copy of the *Dazzling Dozen White Paper*, which outlines the top twelve benefits and some of the common applications of the *Money for Life principles and practices...a \$22.00 value***
- ✚ **An electronic copy of the whimsical *Swamp Story*, an allegorical tale that illustrates some of the major *Money for Life principles and practices...a \$19.00 value*** **A free subscription to Dr Agon Fly’s exclusive newsletter...Priceless**

Option 2 – The Sprinter: Enter a subscription agreement to buy 10 copies of *Money for Life* each year at the full price of \$299.50 to use as a part of your marketing efforts. YouBeTheBank.com, Ltd. does several things for The Sprinter:

- ✚ **The Sprinter Receives** all of the benefits of the Jogger

In addition ...

- ✚ **The Sprinter Receives 11 for the price of ten** - YouBeTheBank.com, Ltd. ships eleven copies for the price of ten. The Sprinter pays shipping and handling.
- ✚ The Sprinter automatically receives another eleven [11] each year on the anniversary at the regular price of \$299.50 plus shipping and handling...Save \$29.95...
- ✚ **The Sprinter Receives FREE Leads...Priceless...**
 - **The Sprinter Receives a unique link to YouBeTheBank.com to be placed on their own web site** – The MFL Guide automatically receives information about any inquiry that comes to the web site using that link . The YouBeTheBank.com site tracks your visitor traffic automatically and delivers the **FREE LEADS** to you that come through that link, regardless of zip code.
 - **The Sprinter Receives Exclusive Rights to Inquiries from the reserved Zip Code** – The MFL Guide automatically receives information about any inquiry to the YouBeTheBank.com web site that comes from within your reserved Zip Code.
 - When an inquiring person from one of your reserved Zip Codes or from your unique link registers on the web site or buys a product, you receive their contact information. There is no additional charge for the lead, and the number of leads you can receive is unlimited.
 - [It’s possible that some of the email leads you receive will be from an inquirer with a problem with the web site, an eBook, etc. or from another agent/advisor. These are not a legitimate leads. Be aware that YouBeTheBank.com also receives the same information, that you do not have to deal with those emails, and that YouBeTheBank.com will handle them.]

- ✚ **The Sprinter Receives FREE Advertising Copy** – YouBeTheBank.com, Ltd. authorizes you to promote and advertise your practice through your unique link to the YouBeTheBank.com web site. YouBeTheBank.com, Ltd. will provide tested advertising copy to promote your link as it becomes available.
- ✚ **The Sprinter Receives FREE Newsletter** – YouBeTheBank.com, Ltd. delivers a FREE newsletter to subscribers periodically through *Constant Contact*. You will be able to either invite subscribers to sign up to receive the newsletter or add subscribers who authorize it. There is no cost to the advisor or to the subscriber. This is a way to expose your existing clients to *Money for Life*. You can expect incremental sales as a result...Priceless...
- ✚ **The Sprinter Receives FREE Reports** – YouBeTheBank.com, Ltd. has written and collected several white papers on topics relating to the *Money for Life* principles and practices and continues to add to the library of reports and white papers. You will be able to purchase printed copies of these reports for a nominal fee (needed for quality control to insure consistency and to keep them up to date) for use in your sales and marketing campaigns...You can refer clients and prospects directly to the digital copies on line for free...Priceless...
- ✚ **The Sprinter** has access to the Advisor Only site, The Advisor Forum, and other marketing support materials available only in this area of the site.
- ✚ **The Sprinter** can duplicate, at no charge, the blog entries from [.TheMoneyForLifeBlog.com](http://TheMoneyForLifeBlog.com). You can copy and post these entries on your web site or in your own blog. [If you choose to do this, the SEO gurus recommend that you modify the content slightly by adding some of your own comments and/or changing the content so that it isn't an exact duplicate.]...Priceless...
- ✚ **The Sprinter Receives FREE, a Page on YouBeTheBank.com** – Your profile appears on your own Page on the YouBeTheBank.com web site as an official *Money for Life* Guide and you receive a unique web address that you can use on business cards, stationary, etc. to direct your promising prospect to that page...priceless...
- ✚ **The Sprinter Receives this GUARANTEE** - YouBeTheBank.com, Ltd. will refund the full cost of any copies of *Money for Life* that you choose to return unused within one quarter from purchase...no questions asked...Priceless...
 - **The Sprinter's agreement with** YouBeTheBank.com, Ltd. will renew automatically each year on the anniversary of the original subscription.
 - YouBeTheBank.com, Ltd. will send a new supply of eleven [11] books to you at the beginning of each calendar year after processing your payment.
 - Each zip code you selected will remain exclusive unless you choose to change to another zip code that's not been reserved by a different advisor.



Complete the MFL Guide Subscription Agreement NOW...

Option 2 – The 400-Meter Dasher: Buy 10 copies of *Money for Life* each calendar quarter at the full price of \$299.50 plus shipping and handling to use as a part of your marketing efforts.

YouBeTheBank.com, Ltd. does several things for The 400 Meter Dasher:

- ✚ **The 400-Meter Dasher Receives** all of the benefits of the Sprinter.

In addition ...

- ✚ **The 400-Meter Dasher Receives Exclusive Rights to Inquiries from four [4] reserved Zip Codes** – YouBeTheBank.com, Ltd. automatically forwards any inquiry to the YouBeTheBank.com web site that falls within your reserved Zip Codes. There is no additional charge for the lead and the number of leads you can receive is unlimited.
- ✚ **The 400-Meter Dasher Receives this GUARANTEE** - YouBeTheBank.com, Ltd. will refund the full cost of any copies of *Money for Life* that you choose to return unused within one quarter from purchase...no questions asked
- ✚ **The 400-Meter Dasher** can revert to **Sprinter** program at the beginning of any month during the contract year. Zip Codes assigned exclusively to The 400 Meter Dasher will reduce by the number of quarters until the anniversary of the contract period but not to fewer than the number of Zip Codes corresponding to the number of quarters already paid for....Priceless...
- ✚ **The 400-Meter Dasher's** agreement with YouBeTheBank.com, Ltd. renews automatically each year on the anniversary of the original subscription. YouBeTheBank.com will send a new supply of eleven [11] books to you after processing your payment including shipping and handling.. Each Zip Code you selected will remain exclusive unless you choose to change to another zip code that has not been reserved by a different advisor.



Complete the MFL Subscription Agreement NOW...

Option 4 –The Miler; Buy 100 copies of *Money for Life* at the full price of \$2995.00 to use as a part of your marketing efforts and receive the following:

- ✚ **The Miler Receives FREE** – You receive all of the benefits of Option 2 – The Sprinter – including 11 for 10 on all orders of ten or more copies of *Money for Life*.

In Addition...

- ✚ **The Miler Receives FREE** – all of the leads that come through the web site from ten [10] Zip Codes of your choosing. If there is already an advisor who has claimed one of the Zip Codes you select, you will be able to choose from any Zip Codes that are available ...priceless...
- ✚ **The Miler Receives FREE** - You are first to receive leads from contiguous surrounding unassigned Zip Codes until those areas have been assigned to another advisor...priceless...
- ✚ **The Milers** can create their unique print-on-demand version of *Money for Life* by adding contact information to the introductory Legacy page at the front of *Money for Life* and a description of their practice, their biography and picture, and other information of their choosing [up to about 6 pages] at the back of the book. This option costs an additional \$795.00 per order...Value...Priceless...
- ✚ **The Miler Receives A Discount on the Money for Life Seminar Training Program** – YouBeTheBank.com, Ltd. has developed a powerful seminar on the *Money for Life* principles and practices. The seminar parallels the content of the book.
 - If you choose to use the seminar in your marketing efforts, you must attend a two-day training program to learn how to conduct the seminar and turn it into a powerful marketing and sales tool.
 - YouBeTheBank.com conducts the training in Denver, CO.
 - Once you have completed this training, you can conduct this seminar in your own market area.
 - Some advisors offer the seminar free and others charge a fee - usually around \$79.00 - and give a book to every attendee.
 - YouBeTheBank.com, Ltd. plans to provide advertising and support materials for you to use to promote the seminar.
 - The costs of replicating those materials, direct mail, RSVP's etc. are your responsibility.
 - You receive The Money for Life Personal Economy Seminar training - a \$795.00 value – at a cost of \$295.00.
 - Travel, lodging, and local transportation are at your own expense.
 - All attendees pay a facility and meal fee of \$149.00 based on the location of the training.
- ✚ **The Miler Receives this GUARANTEE** - YouBeTheBank.com, Ltd. will refund the full cost of any unused and undamaged copies of *Money for Life* that you choose to return within one year of purchase...no questions asked. Shipping cost is deducted from the value of the returned copies of *Money for Life*.

✚ **The Miler's agreement with** YouBeTheBank.com, Ltd. renews automatically each year on the anniversary of the original subscription. YouBeTheBank.com will send a new supply of 100 books to you after processing your payment. Each Zip Code you selected will remain exclusive unless you choose to change to another zip code that has not been reserved by a different advisor.



Complete the MFL Subscription Agreement NOW...

Option 5 – The Steeple-Chaser – Agrees to buy 10 books per month for one year with an automatic monthly payment via credit or debit card.

- ✚ **The Steeple-Chaser** receives all of the benefits granted to the Sprinter and the Miler.
- ✚ **The Steeple-Chaser GUARANTEE** is that YouBeTheBank.com, Ltd. will allow The Steeple-Chaser to either:
 - Revert to **The 400 Meter Dasher** program at the beginning of any quarter. Zip Codes assigned exclusively to The Steeple-Chaser will reduce by the number of months until the anniversary of the original contract period but not to fewer than four Zip Codes.
 - Revert to **Sprinter** program at the beginning of any month. Zip Codes assigned exclusively to The Steeple-Chaser will reduce by the number of months until the anniversary of the original contract period but not to fewer than the number of Zip Codes corresponding to the number of months already paid for.
 - Withdraw entirely from the program at the end of any given month and receive a refund for books purchased in that month that YouBeTheBank.com receives unused and undamaged.



Complete the MFL Subscription Agreement NOW...

Option 6 – The Marathoner – orders of 1,000 or more books are handled separately. These orders allow the buyer to become a co-author by writing a Foreword and receiving front cover credit. These buyers can also write an Afterword, Appendix, or a Part III describing their practice, providing bios of their firm’s members, or addressing financial issues that are not covered in *Money for Life*. As with the other programs, all book purchases will be at full retail price. YouBeTheBank.com must approve all content.

Poor Richard Publishing Company will handle the entire publishing project, will assist with the writing, and will provide a written proposal to The Marathoner with guaranteed costs, exclusive of writing assignments, for which YouBeTheBank.com charges an hourly rate.

Still not convinced – Here’s an analogy. Google went public at \$85.00 a share just a few years ago and the initial public offering of *millions of shares* sold out in less than an hour. Even with the wild swings in the market in 2008, Google is still trading at over \$300.00 per share.

There are many Zip Codes in America but the most desirable ones will go first and fast.

- Once insurance companies, MGA’s and IMO’s recognize the value of *Money for Life* to their own marketing efforts they may very well grab hundreds of the most desirable Zip Codes for their agents since all they have to do is buy a few thousand books as premiums for their agents’ prospects in order to do so.
- As an independent agent or agency, you can lock up as many Zip Codes as you like by buying blocks of 100 books.
- For each block of 100 books that you buy, you select 10 Zip Codes where you practice or where you would like to establish a market for your practice. You receive exclusive rights to all of the leads that are generated from the YouBeTheBank.com site from your selected Zip Codes or through your exclusive link to YouBeTheBank.com during the next year. At the end of each year you may choose to renew your rights to those Zip Codes by purchasing the appropriate number of books, reduce your commitment and territory, or relinquish your position altogether.
- You receive all of the leads that come through your exclusive link to the YouBeTheBank.com site regardless of the Zip Code they derive from. (There is a trading program planned for leads that are out of your area that you do not wish to pursue.)

The best areas will go quickly. Do not hesitate. ACT NOW!



Complete the MFL Subscription Agreement NOW...

But...what if I don't get any leads from the YouBeTheBank.com, Ltd. site?

YouBeTheBank.com

- maintains your unique web page on the YouBeTheBank.com site *at no cost to you*,
- tracks your leads to make sure you get all of the leads *you* drive to the site,
- keeps content available for you to deliver to your prospects,
- maintains, *at no cost to you*, an exclusive Money for Life Guide's forum where you can share in the insights, successes, sales ideas, product information, etc. of the entire community of Money for Life Guides,
- adds new content, and marketing support materials on an ongoing basis *at no cost to you*,
- provides sales support and case consulting services on a pay as you go basis to any advisor who asks – *no commission splitting and no overrides*

This program is collaborative. You drive it.

- **You are** the person driving visitors to a web site, which they will see as yours.
- **You advertise and promote** YouBeTheBank.com and *Money for Life* to your prospects.
- **You guide** your clients to thrive *in Good Times and Bad*.
- **You reap the rewards** of your own efforts [re-read the advisor comments above].

- ***You know you can succeed in anything you do.*** *Money for Life* helps you place millions of dollars of cash value life insurance on your clients' lives, helps them safely invest tens of thousands of their savings dollars and insures your position as their trusted advisor for decades to come.

You – and you alone – can make yourself Shine in 2009...

Money for Life...in good times and bad

just makes it a whole lot easier for you to succeed.

PS - Don't wait! Get in on the ground floor of this amazing, collaborative sales and marketing program where your successes will contribute to the overall success of the advisors all around America. When you prove that something you're doing works, YouBeTheBank.com will incorporate it into the programs and materials available to all who join in this adventure of 21st century innovation, and, if what you bring to the table has commercial value and we can market it for you on a royalty basis we will happily do so.

Don't pass up this opportunity!

It's better than owning Google stock.



Complete the MFL Subscription Agreement NOW...

Disclaimer: YouBeTheBank.com is continually learning how best to serve its clients and constituents. This document represents a description of the current policies and procedures being practiced by YouBeTheBank.com at the time of the writing of this document. Although YouBeTheBank.com makes every reasonable attempt to conform to the terms and conditions of the Money for Life Guide Support Program outlined above, based on the needs and feedback of its constituents there will likely be changes to the programs described above after the creation of this document that will not appear in this document. YouBeTheBank.com will communicate current practice changes as they occur to MFL Guides who rely on YouBeTheBank.com.