

How to Build a Banking and Real Estate Cash Flow Machine

A Step by Step Blueprint to Create Your Own
Tax Free Money Machine

Acknowledgements

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Visit us on line at


www.perpetualfinancingsystem.com

www.recashflowmachine.com

www.johnjamieson.com

This training program is dedicated to Marybeth who puts up with my never ending stream of ideas and plans and helps make them a reality. Thanks for the support and love xoxo

This is also dedicated to John and Dorothy Jamieson who were two of the best parents a person could have and I miss them both dearly every day. I hope we all make you proud every day of our lives. I will love and miss you both for the rest of my life. Thanks for all you did and when you can, keep us moving in the right direction. Your son John




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From a declaration of principle jointly adopted by a committee of the American Bar Association and a Committee of Publishers.



Welcome

I want to thank you for making an investment in yourself and your family's financial future. My name is John Jamieson and I am the President of Perpetual Financing System™ and we specialize in showing people a powerful alternative to the standard financial plan that 98% of the American public follows.


You are about to be exposed to a world of guarantees, growth, safety, control, and generational wealth that up until now has been reserved for banks, major corporations, and the wealthiest families in the country. You will wonder why nobody ever showed you these guaranteed wealth principles prior to now and probably be upset about all the money you have lost over the last many years.

We can't do anything about the previous 20 or 30 years but we can certainly change not only your financial future but generations yet to come who you may not even know yet! Make sure you listen to all the recording that go along with this manual as they are the true backbone of the program.

Even more important than listening to this program is to actually act on the information and take the steps needed to create a financing cash flow machine and many of you will be starting a Real estate cash flow machine. Don't just take this program, inhale it and get your own system set up for generational wealth



John Jamieson

- ▶ 22 years in the Real estate business
 - ▶ Over One Thousand Real estate Transactions
 - ▶ High school Failure and College Dropout
 - ▶ Found Real estate and business
 - ▶ Tens of Millions of Dollars in closed RE Deals
 - ▶ National Speaker on Real estate investing
 - ▶ Private Money Lender and Borrower
 - ▶ Niche Marketing Expert
- 


Who is John Jamieson

John Jamieson is a serial entrepreneur who started with nothing over 20 years ago as a high school failure and college drop out. John left college but never stopped learning and began his own search for financial prosperity and abundance. He bought his first investment property at the age of 21 and went on to purchase many millions of dollars of investment Real Estate by using creative financing.


John has also been a top Real estate agent selling multiple millions of dollars of properties and entering the world of being an REO (Real estate owned by banks) agent. He and his team were selling hundreds of bank owned properties every year for a several year period.

He was asked to give trainings on his Real estate and business strategies for some of the largest national Gurus in the country including Donald Trump, Robert Kiyosaki and Robert Allen. John has given 3 day trainings and one day workshops in every major city in the United States and Canada.

He started Perpetual Financing Systems to show people how to produce more wealth with much less risk and take back control of their life. He also still operates a Real estate sales and investment business and works exclusively with Real estate investors from all over the world in the Metro Detroit marketplace. He specializes in showing investors how to create passive Real estate cash flow machines by capitalizing on the recent Real estate collapse



What is Perpetual Financing System?


- ▶ We are in Uncertain and Scary Times
 - ▶ Stock Market always a crap shoot, Real estate values in the tank, chronic unemployment etc.
 - ▶ Detroit is seen as one of the worst economies in the US
 - ▶ Worst of all is peoples attitudes are shot
 - ▶ Fortune at your feet if you will pick it up
 - ▶ My recent story
- 

What is Perpetual Financing Systems TM?

- ▶ Perpetual Financing System TM is a program where average people and small businesses are shown how to set up their own pool of money and treat those funds as a bank or finance company would and use them. The two key wealth principles of wealth called volume and velocity are explored and used to the client's benefit instead of lending institutions.

Most people do not even know that there is a real alternative to the age old tired strategy of putting money into government qualified plans and then investing in mutual funds. That strategies very serious flaws have been exposed over the last several years and people are hungry for a real alternative. Perpetual Finance provides that real alternative that provides more benefits than any other money systems you could utilize.

During the most recent recession or depression more than money has been lost. People's attitudes and dreams have been stolen as well. I talk to so many people who have given up on the American dream of getting ahead and living a life of abundance. This is a shame and I hope students who listen to this program will realize there is a huge opportunity to grow and protect their wealth. There is also an even bigger opportunity for a select few people who want to Join Perpetual Financing on our mission of changing the country's financial future. Look at the back of the manual for a unique opportunity to work with us to help people and create an incredible on going revenue stream for your family.




My Recent Tale of Whoe


When the Real estate markets started their tailspin several years ago I was in the thick of it with Real estate and mortgages payable in Michigan and Florida. These were two of the hardest hit markets in the country and I was not immune to the path of destruction the collapse left in it's wake. While I lost a ton of money and almost went under I was able to stave off total financial collapse. I was able to do this due to a financial system I call Multiple Wealth Streams™. Because I had several income streams I was able to keep afloat until I fixed the problems in my business and was able to roll back the tide of red ink.

I am not happy I went through that time and lost a bunch of money but I also believe things happen for a reason and we as human beings become stronger when we are tested. Worse than losing a bunch of money is a I almost let my attitude tank along with my pocket book. Thankfully, I was able to get my positive attitude back and develop a battle plan that solved my old financial troubles in about 12 months (without bankruptcy) and develop 3 businesses simultaneously that will produce large incomes over the next decade and beyond.

I don't tell you any of this to impress you but to impress upon you that I know many of you are in the same situation I was or even much worse. You can get it all back and more and this program can help you do just that in short order. Never let your attitude go in the toilet even if your finances are currently. If your finances are currently fine, than you are just a few steps ahead and are primed for turbo charge growth by utilizing this program



What is Perpetual Financing System?


- ▶ The economic collapse
 - ▶ Two major opportunities rise from the ashes
 - ▶ Each are tremendous wealth creators in and of themselves
 - ▶ Combining them will put your wealth and income on steroids
 - ▶ One will require great timing and the window of the best opportunity is limited
- 

Two Major Opportunites


Opportunities are always available to those who are looking for them and who are ready to act upon them. The two major opportunities in this program are offer huge potential on their own but when they are merged together they are truly unique and massive.

The first opportunity has been around for well over a hundred years and yet has been so poorly explained and marketed that almost nobody knows it exists in it's current powerful form. This opportunity is using a PROPERLY DESIGNED whole life insurance policy for guaranteed principle protection and tax free growth. Once this policy is built properly we also use that policy and the pool of money we have funded it with to create long term growth. These funds can be used as a financing platform to self finance our lives and our businesses. This will enable us to own and operate our own finance company which will help create tax free, guaranteed, generational wealth.

The second opportunity is cash flow Real estate in a select few markets. This program focuses on the metro Detroit marketplace because that is the market that has the highest rent to value ratios in the country. This is also the market where me and my team operate in and can help you build a Real estate cash flow machine no matter where you choose to call home. While the first opportunity has been around for over a century and should be going nowhere fast in terms of the opportunity leaving, the current cash flow opportunity in Metro Detroit will only be around in its current form for about 3 to 5 years. Now is the time to combine these two strategies to grow wealth safely and quickly.



What is Perpetual Financing System?


- ▶ The other opportunity has been around for thousands of years but 99% of people have never taken advantage of this program
 - ▶ How much have you spent in Payments?
 - ▶ Beware of cable TV guru's and outdated or just plain wrong
 - ▶ Opportunity is abundant if you will be attractive to it. Doors open and close every day
- 

Television Gurus Won't Help


As I have watched different T.V. gurus over the years their teachings have not changed much. It goes like this, get a job, put money into 401k, put those funds into stock mutual funds and you will get rich over time. Well the stock market between 1900 and 2000 only average a little over 5% growth and that was pretax. So how long do they want you to wait for riches? This is a very common and yet a very flawed financial strategy

We are also taught by these gurus and others to invest your money into the stock market and when you need to make a big purchase such as a car, house, equipment, credit cards etc. just go to your friendly neighborhood bank for a loan. Then spend the rest of your life paying banks back on different loans. They tell you that is alright because with your money you have been investing in your 401k and it will have been growing all those years and you will retire rich.


I don't have to debate the correctness of that line of thinking and neither do you. Just use the simple worksheet on the next page to figure out how much in payments you have shelled out so far in your working lifetime. Then take that figure and double it because if you would have kept control of that money it would have at least doubled in a very safe account that was tax free. Then compare that money to the amount you have saved in your retirement or savings account. Which one is bigger? Once you stop laughing you need to understand that those are real dollars you should have and yet you don't. You will have them after you get rolling with Perpetual Financing.



Lifetime Cash Flow Worksheet

- ▶ Cars
 - ▶ House
 - ▶ Credit cards
 - ▶ Boats
 - ▶ Motorcycles
 - ▶ Investment real estate
 - ▶ Student loans
 - ▶ Others
 - ▶ Total of all above payments over your lifetime
 - ▶ X 2 for lost growth
 - ▶ Then compare to how much in retirement funds and savings accounts
 - ▶ Which figure would you prefer?
- 

What is Perpetual Financing System?

- ▶ Steps to be Successful in any venture you are committed to
 - 1) Play to your Strengths and farm out weaknesses
 - 2) Model someone who is successful in your desired field
 - 3) Define your USP
 - 4) Get to the top of the heap and work to stay there
- 

What is Perpetual Financing System?

5) Develop a Niche Marketing system for your business

6) Track your marketing success or failure and adjust

7) When marketing starts to be successful invest more money and blow out your profits

8) Never quit trying and never give up and you cannot help but be successful



Simple Steps to More Income

Develop a Unique selling proposition and decide how you will be different than most of your competition

Play to your Strengths and farm out your weaknesses. Kids work on weaknesses but adult business people play to strengths and hire out weakness

Find someone who is successful in your chosen field and model your business as much as possible after theirs. You must remember you are not them but you can model many of their successful strategies and habits. If you can work with a mentor or someone with a proven track record, jump at the chance as it will take years off your learning curve

Become an expert at direct response two step marketing and you be in charge of marketing for any business you start

Test any marketing campaign and if it is a loser, dump it quick and move on


If the test is a success, roll it out on a massive scale to turbo charge your wealth

Never quit learning and making yourself better and being open to opportunities


Patience and persistence are the keys to wealth



What is Perpetual Financing System?

- ▶ All men and women are self made
 - ▶ Will you actually implement these strategies?
 - ▶ Now is your best time in history to build wealth and cash flow
 - ▶ Forget the pundits
 - ▶ Take advantage of two of the biggest opportunities you will ever have in your lifetime
- 

Why This Training is Unique

- ▶ Not a rehash of old (but probably good) business or investing ideas
 - ▶ Showing you the inside world of banks and major corporations and how they handle their cash
 - ▶ Not going to focus on returns but rather cash flow
 - ▶ Real estate investing as you have never seen it because it has never existed until now!
- 

Be Your Own Best Counselor

I have always believed in being my own best counselor after getting as many facts and as quickly as possible from sources with a proven track record. In my opinion this is truly the best time in the last 100 years for the average person to obtain way above average wealth.


This is the best time in history to take Perpetual Financing and combine it with cash flow real estate. This is not a rehash of many other training programs you may have taken in the back. The information in here is truly unique and to my knowledge there is not other program out there that combines these two massive wealth creators.

You will be shown the inside world of banks and major corporations and how they grow and protect their wealth for decades and some even centuries. The same principles they use can be modeled and made to fit into your family's life and into any businesses you may be running.

We are going to focus not just on rates of return but mainly on real cold hard cash hitting your account month after month and year after year. The main points of this entire program are guarantees, growth, control, and tax advantaged.



Why This Training is Unique

- ▶ Instead of the latest and greatest use the Da vinci Method for success
 - ▶ So simple it will scare you
 - ▶ A new twist to combine two of the oldest wealth creators of all time for maximum \$\$
 - ▶ Why I am not a traditional financial author or trainer
 - ▶ Perfect for multi millionaires as well as the average income family
- 


The Real “da Vinci Code”

Leonardo da Vinci was credit with saying that some of his best inventions had their roots in the simplest ideas. No truer statement has ever been made when it comes to Perpetual Financing. This is such a simple solution to money problems that you might think it is too good to be true. More than likely however, you will have the same reaction as I and thousands of others have had as I teach this program all over the country. The reaction starts with smacking their own forehead and saying “why didn’t I think of this simple system?” or “why didn’t I learn this 20 or 30 years ago?”.


These are both proper responses because this is simple and we should start using it from the time we are in the cradle all the way to the grave and at all points in between. This program is great for the already high income earners and wealthy as well as the young person starting out or the older person restarting out after financial ruin. These wealth principles do not discriminate based on age, sex, income, net worth, race, religion or any other way. They are available to anyone willing and able to be trained and are looking for a new way to create and maintain wealth.




Why This Training is Unique

- ▶ Change your financial future for the better in an instant
 - ▶ This is simple
 - ▶ I am looking for life long business relationships
 - ▶ This program boils down to these simple steps
 - Start your own properly designed finance company (or a bank if you will)
 - Borrow the money from your own bank and redirect money flow out of your life back into your life
- 

Why This Training is Unique

- Acquire solid cash producing assets (usually Real estate) that pump out money every month just like an oil well
 - Pay back your finance company or bank which creates tax free wealth (remember you own the bank)
 - Create a system where your finance company and Real estate creates a cash flow machine with very little involvement from you
 - Grow wealth from several sources and retire early and wealthy
- 

Why This Training is Unique


- ▶ The myth of knowledge is power
 - ▶ Multiple areas of expertise creates multiple wealth streams
 - ▶ Specialized knowledge combined with massive action is the key to big money and security
 - ▶ We not only teach you, we will do it with you and for you so you can create truly passive \$
- 

Knowledge is Power?


I have heard this myth my whole life and I am sick and tired of this lie being put upon the public. Knowledge is not power and it certainly is not wealth. The type of knowledge you have is much more important than having knowledge. Do you have knowledge in basket weaving, running a cash register, taking orders at a table and serving food? None of which are bad professions but none pay very well and are almost impossible to get rich pursuing. They are require knowledge but very general knowledge and a knowledge base that is easily obtained devaluing the knowledge itself. In short, it is relatively easy to do any of the above therefore the pay is low

Here is how that phrase should read: “specific niche knowledge combined with an action plan and execution of that plan is power”. I know that is too long and not as quick as good old knowledge is power but I would rather tell you the truth even if it takes a little longer. This program is loaded with very specific niche knowledge that you can master in short order and combine it with the mapped out action plan (876 retirement plan) to create high income and wealth far faster than you are currently on pace to do so

You also will have the unique opportunity to leverage our knowledge and systems to get your Perpetual Financing System™ up and running. We will also find all the Real estate cash flow deals you can handle and serve them up to you on a silver platter. We will then get them repaired, rented, and cash flowing. We will also handle all management for years to come to maximize your cash flow no matter where you choose to call home. In short, we have built the entire system at a great time and expense and now you get to tap into that system.



Traditional Thinking is the Key to Poverty

- ▶ Many financial myths to debunk
 - ▶ Must start to truly study money and wealth
 - ▶ Don't get financial advice from broke people
 - ▶ Beware of the salesman who tells you he or she is not a salesman
 - ▶ Everyone sells
- 


Debunking the Garbage

There are so many financial myths and half truths we need to debunk so you can get that garbage out of your mind. Only after you do that can you feel free to embrace a better system that has been around for thousands of years. That system is financing and banking. If you tell someone something long enough and that is all they know then it becomes an absolute reality.


However, it is important to understand that reality is in the eye of the beholder. That is why I have you do the adding up payments exercise and compare it to your saved monies to illustrate the point on who is really making the money in that system. Once you realize that your realities are up for question, then you just need to look at those cold hard numbers which will show you the truth.

It is very important to study wealth and high income earners. Study companies and people who have a lot of money and what they do with it to protect that money and make it grow year after year. This goes back to modeling. Make sure you do what they do and not what they tell you to do with your money. You will notice a huge difference between what they do and what they tell us to do to grow wealth.

I want to make it very clear who I am and what I do so I will never be accused of being something I am not by any pundits out there in the marketplace.



Let There be no Doubt

- ▶ I want to go on the written record that I am not now nor have I ever been a certified financial planner or a stock broker of any kind. I am not licensed to sell financial products and have no desire at this point or for the foreseeable future to be any of the above. I am licensed to sell Real Estate and Life Insurance.
 - ▶ However those licenses don't tell you what I am they just tell you what I am legally allowed to offer to clients if I choose. What I am first and foremost is a salesman and a business owner. Yes I said it I am a salesman and very proud of it as without people like me nothing moves in this country. I have been selling (as you have) since almost my first few days on this earth. I sold my parents on feeding me, letting me grow, getting my way, asking for help, asking for favors and was a pretty good salesman at a young age as almost all of you were as well. Many people after those early years seem to lose the ability to sell (or think they lose the ability) because as we get older we are told not to ask so many questions and to fall into the norm. Many people tell me they are not salespeople naturally. Sure they are but most have forgotten how and choose not to do anything sales related. This is truly a shame as sales is where the money is and those that master being a salesperson can make as much money as they would like and go out and help the general public in their chosen profession.
 - ▶ You see, I am a salesman but I only have ever sold things that I really felt were a huge benefit for my customer or client to own.
- 

Let There be no Doubt


It drives me crazy when I see “financial professionals” try to tell people they are not salespeople and that they are consultants. Folks, people who are financial advisors or any other advisor must obtain clients and get their monies to be invested with them or their company. If they don’t achieve that goal often enough they will be fired. They may know their financial stuff but if they can’t produce numbers they don’t last. So lets just call it what it is and accept the fact that someone is always selling you something.

Rest assured that I am trying to sell you on this concept and there is money in it for me if I am successful in this pursuit and I make no bones or apologies for it as I really believe it is one of the best and safest things you can do with a portion of your money.

I will be a salesman and entrepreneur for the rest of my born days and I suggest you get educated on how to sell and market goods or services you really believe in and grow wealth and income for your family.



Traditional Thinking is the Key to Poverty

- ▶ The 10% to wealth solution myth
 - ▶ The mutual fund myth
 - ▶ The friendly bank here for you myth
 - ▶ The investing myth
 - ▶ The qualified plan myth
 - ▶ The low interest rate refinance myth
 - ▶ These have been taught in the mainstream so much people actually believe them almost without question. The world is flat too!
- 

So Many Myths so Little Time


We have spent a lot of time dispelling all the popular myths you see on these up coming pages so I will not waste space and time rehashing all the arguments against many of these long time myths. I will just tell you to challenge every one of them and ask yourself how they have really worked in your life. Would you have more money if you would have started your own financing company years ago and been true to this system? The answer will almost have to be yes for almost every single person reading this program.

Take the time and pay attention and pay attention to the recordings debunking all of these myths and offering other alternatives to what the mainstream media and outlets have been dispensing for years.


It is a freeing feeling knowing that you are in control of your financial future and never have to be tied to a traditional job or the whims of the stock market. This training and your action can get you that freedom.

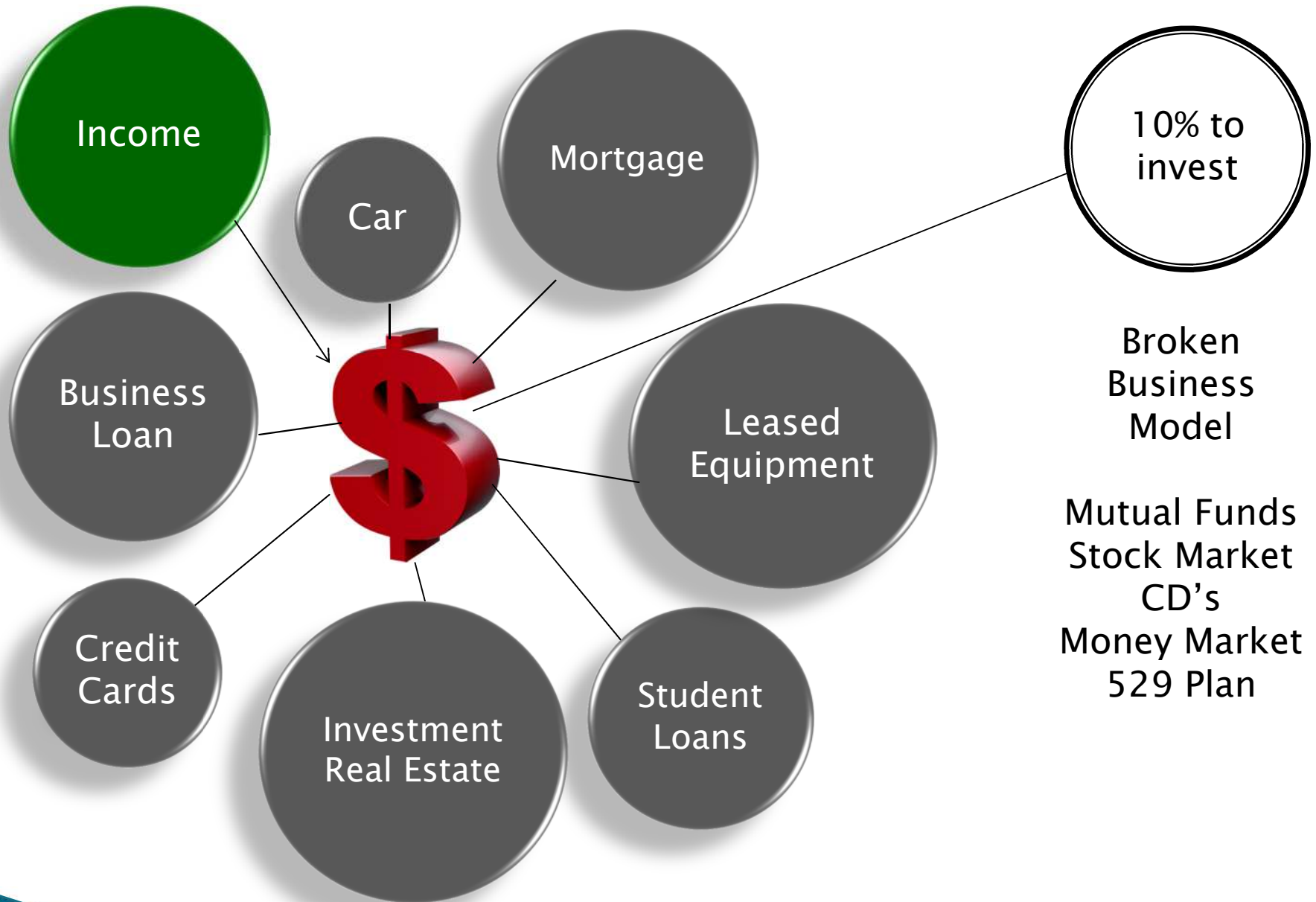


Broke Business and Personal Finance Plan– Stop the Insanity!

- ▶ Money flows into your life only after you pay tax, 401k, and other deductions to Uncle Sam
 - ▶ What is left is yours to live on but most flows out of your life to banks and finance companies
 - ▶ Take 10% and put into a 401k and get some kind of match from your employer (if they offer one)
- 

Broke Business and Personal Finance Plan– Stop the Insanity

- ▶ The 401k money goes into stock mutual funds
 - ▶ If you need to buy a car, house, motorcycle, big kid toys, credit cards, business equipment, etc
 - ▶ Go to your friendly neighborhood bank for a loan and pay the money back over time
 - ▶ Your money goes to the bank and the stock market
 - ▶ You retire rich 40 years later
 - ▶ Add up all the payments you have made over your life on cars, homes, credit cards, etc.
 - ▶ Now compare to what you have saved for your family
- 



Broken
Business
Model

Mutual Funds
Stock Market
CD's
Money Market
529 Plan

35% of your income gone to payments for life!
BROKE BUSINESS MODEL!!




Broke Financial Model

This diagram is very easy to understand as it is the financial model that most of you are following now before you were exposed to Perpetual Financing. Money comes into our lives over a period of years and we are taught to put 10% away into 401's and alike. Those funds mostly get invested in mutual funds that get invested in the stock market.

We are also told to use the left over money and go borrow monies for everything else in our lives from the bank. We then get on the financial treadmill of paying banks, financial planners, and brokerage houses for very suspect results. Most of us are held in financial bondage for the rest of our lives while our wealth struggles to grow but banks and the rest seem to always make money.

(put In second slide from presentation on a separate page) (New Business Model with PFS)

This slide shows the new business model using Perpetual Financing and reversing all that money flow back into our lives driving our wealth ahead faster and with a level or certainty previously not available under the old model.




Small Business are Just as Bad


When I consult with small business owners all over the country it becomes very apparent very quickly that they suffer from the same broke business model that personal finances fall victim to on the previous slide. After all, why wouldn't they as they are run by individuals so their knowledge is on the same level as the owners of the company.

I work with many high end financial people such as Doctors or all kinds, Real estate investors, and small business people. Almost without fail they all use the broke business model from above. In the brief example of a doctor (if you know a medical professional you would like to expose this program to, send them to www.doctorsbuildwealth.com for their own presentation) many of them lease equipment for their practice. (depending on the kind of doctor they are and the medicine they practice) These lease payments are usually \$5,000 to \$10,000 per month and that money is never seen again. I will show them that by setting up their own policy they can set up their own leasing company and immediately stop that huge cash flow from leaving their practice every month dramatically effecting their profitability for the future.


This system is perfect for small and large companies and should not be ignored as just a personal financial strategy.




New Wealth Blueprint and Plan

- ▶ You self finance (with your money) a pool of funds that can be used as a financing vehicle reversing your money flow back into your life
 - ▶ You stop giving up use and control of your money to qualified plans and pay into a tax free vehicle that you are 100% in control of
 - ▶ You treat your pool of money just like a bank and borrow and pay back with interest
- 

New Wealth Blueprint and Plan

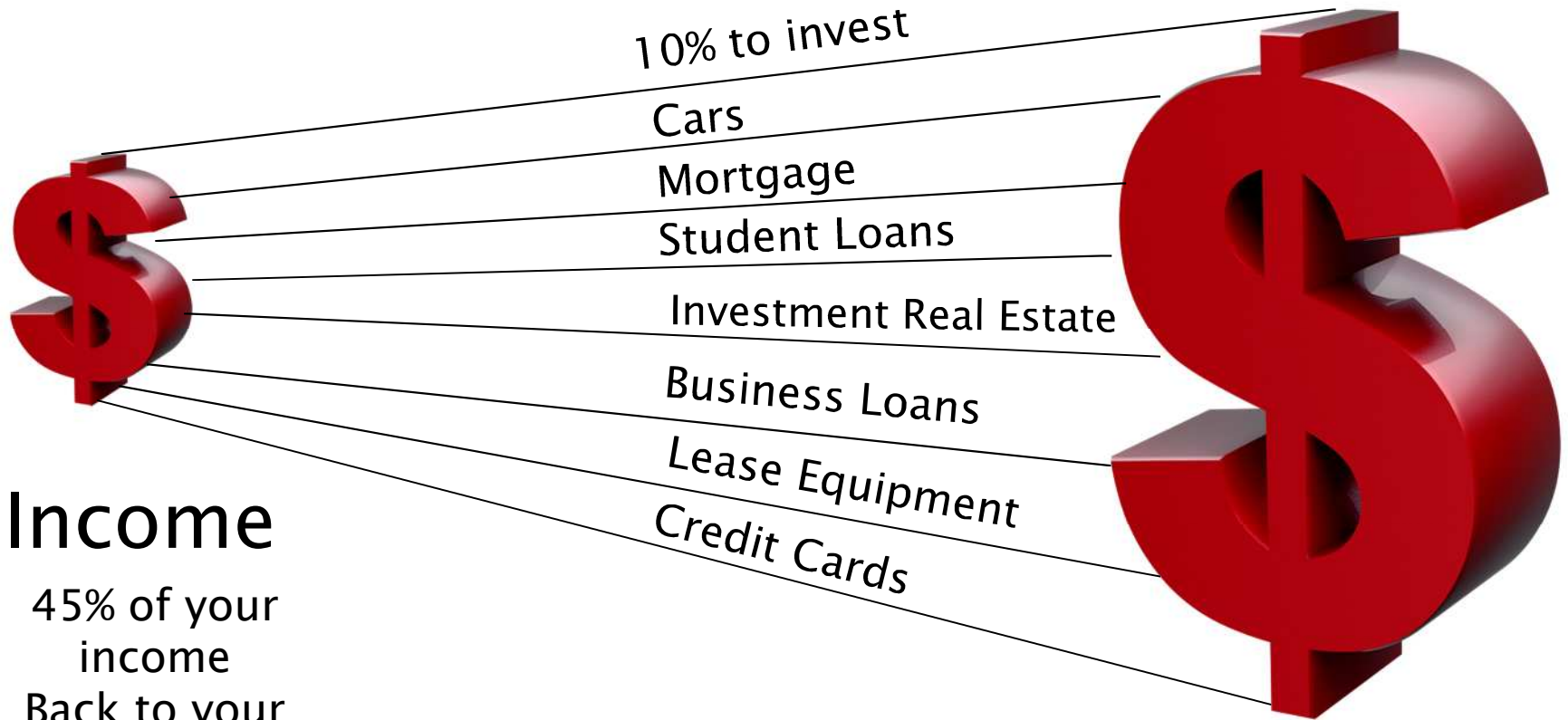
- ▶ You recapture all that lost money
 - ▶ Now you have 35 to 45% of your money being saved instead of 1–10%
 - ▶ Money goes into an account that is 100% income tax free and accessible anytime for any reason at any age
 - ▶ You now use that money to self finance your life and buy cash producing assets
- 

Small Business Wealth Plan

- ▶ Most small business follow the same basic broke model that family's follow
 - ▶ They go to the bank to borrow money bleeding most of the wealth out of their company
 - ▶ Perpetual Finance will allow small business to reap much more over all wealth and do much of it on a tax free basis
- 

Perpetual Financing Wealth System

Reverse Your Money Flow



Income


45% of your
income
Back to your
finance
Company

Your finance company
grows tax free. Access
anytime without penalty.
Guaranteed strong growth,
withdraw tax free!



The 2 Most Powerful Money Principles

(That almost nobody knows about)


- ▶ How banks make the bulk of their money
 - ▶ Interest volume
 - ▶ Velocity of money
 - ▶ How banks make triple digit returns on their capital
 - ▶ Why banking has been around for thousands of years
 - ▶ What they want us to do with our money
- 

Volume and Velocity for Predictable Wealth

We have been conditioned to concentrate on investment returns and not pay attention to money flow which is challenged by this system. We are taught that low interest rates are the key to wealth. That myth should have been blown out of the water based on the interest rates coming down for the last 20 years and yet the average American has no more wealth and in many cases, less wealth than when interest rates were higher.

We have ignored the powers of money volume and money velocity (diagram showing speed of money if possible) which are two wealth stealers or creators depending on who is using them at any point in time. Interest volume tells you how much of any payment you make is going toward debt pay down or principle reduction in relation to how much is going to the finance company in the form of interest or profit. A 30 year mortgage starts out at around 90% for the bank and 10% for us which takes many years to get those percentages even close to 50/50. By that time, we have almost always refinanced or bought a new property which requires a new mortgage and therefore fresh interest volume. We need to be picking up the interest volume and not paying out the interest volume.


Interest velocity is simply the speed of money flow. For almost any business to operate successfully it must use the principle of velocity in its favor. If I own a retail store that sells a lot of men's clothes I must make money on all those clothes and the more times I can rotate the clothes off the shelf and convert those clothes to cash for my business the more money I will make. In other words it looks like this. Cash to Asset (clothes in this case) back to cash (sale) then old cash plus new cash (profit) back to more assets back to cash and so on and so on




Volume and Velocity for Predictable Wealth

In the case of money and a finance company that asset is cash. So it becomes a matter of how many time can we re loan that money out making additional interest volume on the money. It also becomes a matter of how many times we can rotate that money on and off the shelf. The more times we can do that in a year the more money we create automatically. Bank owners understand these principles but the rest of us are never educated on these strategies.

Study the recordings and go to www.bauerfinancial.com and order a few reports (will cost you a small amount of money) and check out the return on invested assets that most lenders achieve every year by using those two principles to a huge degree. Many of them are able to achieve triple digit returns even during a time of low interest rates. Interest rates matter very little to a bank as they are generally only getting the spread of what they pay for money and what they charge for money and that spread remains very constant no matter if rates are up or down. Of course, if the bank is loaning their own money than interest rates become more important to them but in most cases they are loaning our money or the fed's money and the spread is the spread. The wealth is in volume and velocity.



Start Your Own Perpetual Financing System for Generational Wealth


- ▶ How we work backwards with money and get poor for our efforts
 - ▶ Let's start our own financing company using a pool of our own money
 - ▶ Where do we pool the money?
 - ▶ Properly designed Whole Life Insurance is the best place to start your financing company
 - ▶ The buy term and invest the difference myth
- 

We are Trained to do it Backwards


If you think of it for a minute, from the time we start making a living we are trained to go out and purchase and borrow and repeat the process. We use someone else's pool of money and pay them for the privilege for the rest of our lives. Why don't we do it the other way? How about we build our own pool of funds, borrow those funds, and pay our own banks back for the rest of our lives so we keep all the money in our families life?

That makes total sense and yet nobody is working that program to do programming by the banks and the brokerage houses. Now you are starting to see the power of cash flow and controlling the cash flow. That is where wealth and options are created and you are now on that inside world.

I hope you are now convinced about the power of money flow and about the power of controlling a pool of funds that are treated like a finance company or a bank. Assuming that is the case then the only thing we need to determine is where is the best place to pool our funds to use volume and velocity to create wealth. We are looking for a place that is both safe, secure, and interest producing. Guaranteed tax free growth would be on the wish list as well and tax free dividends on the money would be great. Well the only account that offers all of the above and even more is properly designed whole life insurance.



Start Your Own Perpetual Financing System for Generational Wealth


- ▶ What Banks and Big Corporations Know That you Don't (until now)
 - ▶ Banks Tier 1 Core assets
 - 1) Cash
 - 2) Treasury Bills
 - 3) Precious Metals (mostly Gold Bullion)
 - 4) High Cash Value Whole Life Insurance (BOLI)
- 

Study Money to Grow Wealth

It is always fascinating to me to watch people inside of a bank when I go in there to do my personal deposits or withdrawals. Many times they will tell me to put excess funds into a money market or certificates of deposit. Then just for something different they will occasionally ask me if I want to sit down with their certified financial advisors and discuss investing.

We need to study what banks do with their money and what major corporations do with a significant portion of their wealth. They put little to nothing into such vehicles as they are advising me to put my funds into. Understand up front that the bank is out for themselves and not yourself. You need to have the same outlook as the bank and be out for yourself and your family and use the wealth principle of highest and best use so your money is building more money for your future.

Banks and Major corporations have many multiple billions of dollars inside whole life insurance policies for maximum growth and control of their funds. They have almost nothing in the stock market but have 20 to 40% of their wealth inside of whole life insurance contracts. There is wisdom in that when you are studying wealth you need to focus on that they do and don't fall for their "magician act" or slight of hand. They will never tell you what they do with their money because it is not in their best interest to do so. They are out to make maximum profits for the bank and not your family.



Study Money to Grow Wealth

When you study banks you see that they put the vast majority of their Tier One core assets into 4 vehicles such as Cash, Treasuries, Gold Bullion, and Whole Life Insurance policies. Those investments have a couple similar traits and they are safety and liquidity. Why not treat a portion of your finances like wealthy banks and corporations and allocate some of our assets into whole life policies for maximum growth and control.


Then you can use that pool of funds and put into action the wealth principles of volume and velocity to take control of your personal and business cash flow. This is such a simple yet powerful way to create systematic and predictable wealth. This is a major key to growing and protecting wealth.



Start Your Own Perpetual Financing System for Generational Wealth

- ▶ Banks Don't invest in Stocks, bonds, real estate, options, currency, oil wells etc.
- ▶ Those are considered too risky
- ▶ Tier One core assets have similar traits
 - 1) Safe
 - 2) Liquid

Whole life insurance is considered safe and Liquid and when used properly is very high yielding




Where Does Money Put Money?

- ▶ Bank of America \$18 Billion in High Cash Value Life Insurance
- ▶ J.P. Morgan Chase \$13 Billion in High Cash Value Life Insurance
- ▶ Wells Fargo \$6 Billion in High Cash Value Life Insurance
- ▶ U.S. Bank \$6 Billion in High Cash Value Life Insurance
- ▶ According to Federal Financial Institutions Examinations council




Start Your Own Perpetual Financing System for Generational Wealth

- ▶ Major corporations also use Whole life insurance as a cornerstone of their wealth
 - ▶ COLI and BOLI
 - ▶ Why we have been misled by Financial Gurus
 - ▶ They don't understand how this works and stick to the party line of "buy term insurance and invest the difference you save"
 - ▶ Term insurance is cheaper....or is it?
- 

Buy Term and Invest the Difference

Financial Gurus have touted this theory since the beginning of adult financial education and it sounds reasonable on the surface which is why I and millions of others followed this advice for years without question. Now it is over 20 years later since I was first exposed to this financial slogan “buy term and invest the difference” and now I see it is fatally flawed with many assumptions that are not true.

First of all almost nobody actually invests the difference between the premium on their whole life policy (what it would have been if they would have bought the policy) and the lesser amount of their term policies. So the extra wealth you are supposed to create never gets created. It is also said that term policies are cheaper than whole life and that is true when you look at the early years of the policies side by side. However, if you keep looking on down the age chart you will see that term gets obscenely expensive as we age. However we are told not to worry about that because by that time we will not need insurance anymore because our families will be grown and we will have a ton of wealth from our investments. Tell this theory to the people who died or who retired in 2007 to 2011. Those that watched their real estate equities go backwards and many owe more than the value. Those that watched their 401's get eaten alive to market losses. Those that passed away leaving behind much less than they thought and many died with a negative net worth. Tell that to those that tried to get decent polices in their 70's and were shocked to learn that they would be paying \$50,000 a year in premium and up.




Buy Term and Invest the Difference

If you are one of the single digit percentages who does invest the difference how does that perform over time? Historically very low and might be in a taxed account. Principle is protected and growth can be substantial when dividends are paid and the funds are used as a financing vehicle and all is tax free growth. You also lock in your insurability and the premium based on your age today and your health today which could be very important as your life moves forward.


Just always ask your financial guru to do the same exercise I had you do by comparing monies paid to the bank and monies made investing. The numbers are so large in favor of the banks it is no wonder the rich get richer. The rich have assets that can compound and grow and the middle class has very little to grow and compound and what they do have is on the roller coaster ride called the stock market and locked up in qualified plans. You have no control or use of the money for productive things to help your own money grow.

I hear from people who have tried to borrow money from a qualified plan (usually their 401k) and have major problems and have to jump through hoops to get access to their own money! You have no issues accessing your money inside your policy and putting those funds to good use. Be true to your financing company and it will be true to you.

This is Not Your Father's Insurance Policy

- ▶ A standard whole life insurance contract that everyone knows about
 - ▶ Why Financial Planners and Stock Brokers will never show you this system
 - ▶ The power of Wall Street
 - ▶ The insurance industry itself
 - ▶ The average rate of return myth
 - ▶ The buy term and invest the difference myth
- 

Start Your Own Perpetual Financing System for Generational Wealth


- ▶ Build a properly designed policy to build cash value rather than focus on a big death benefit
 - ▶ Base Policy vs. Paid up additions
 - ▶ Your death benefit is more than death benefit
 - ▶ Mutual companies are in it with you
 - ▶ Why are dividends not guaranteed?
 - ▶ Why aren't dividends taxable?
- 

Why Haven't I Heard About This Before Now


This was one of my first reactions when I was exposed to Perpetual Financing and after some digging I have a couple answers to this question. First of all Certified Financial Planners are paid commissions and fees based on product commissions and for allegedly helping to diversify risk. When you understand how Perpetual Finance works and how properly designed insurance operates you realize you have accomplished everything a financial planner is striving for in one account.

Think about it, your money is guaranteed, your growth is guaranteed, your growth is tax free, you have access to the money at anytime for any age, you have additional funds in the death benefit etc. So what else more could you accomplish using a financial planner? So many financial planners think they are being minimized and prefer to remain ignorant about Perpetual Financing and it's financial power.

Another reason we are not aware of this is the total enslavement of our society to wall street and owning stocks and mutual funds. This thinking is so entrenched in our thinking that it is very difficult to realize there are other options in your money life. Also the insurance industry itself has done a lousy job of getting the word out on how these policies can effect their life. Most agents are taught buy term and invest the difference myth because it is such an easier sell than selling proper whole life. Many are also taught to sell Variable products which are loaded with more money for the agent and bells and whistles that sound attractive. Take the time to see all the downsides of those policies and you will realize that not only do you not want one but you will want to do a 1035 exchange out of one into a Perpetual Style policy if you already have one.




This is Not Your Father's Insurance Policy

- ▶ Why whole life has been around for over two hundred years
 - ▶ The Universal life or Variable life policy and why you should get rid of that policy
 - ▶ Will almost always self implode
 - ▶ These policies are built on a house of cards
 - ▶ Annual renewable term
 - ▶ My retired neuro-surgeon and how this really works
- 


Quick and Dirty on Variable Policies

These variable products all have little tweaks that separate them from one another but since we don't recommend them or sell them we are not going to take too much time on them. We do need to let you know that they are almost always designed to self implode. Their insurance is almost always based on an underlying limited term policy that will eventually start to self implode due to the eventual expense of the annual renewable term they will be in later years of the policy. Most of these policies will not be paid out on because people will cancel them later in life when they realize what the annual cost of the insurance is to the client. I could make a lot of money selling them in my business but knowing what I know about them I could not live with myself and what I would be doing to my clients.


The projected growth almost never meets the illustration and the underlying insurance policy is a ticking time bomb. Be very careful and look at your illustration and pay attention to the future cost of the insurance. It will not say your future premium will be \$70,000 because if you saw that in real dollars you would never go ahead with this program. So they will put it in terms of decimal points. Your cost of insurance will go from .005 per thousand dollars of insurance to 5.0 per thousand dollars of insurance and then use your calculator. Then call our office to get set up into a properly designed policy that will grow and be there for the long haul.




This is Not Your Father's Insurance Policy

- ▶ Is Your Money Currently Doing all of This?
 1. Guaranteed principle (money cannot go backwards at the whim of any market)
 2. Contractually guaranteed growth of your account
 3. Dividends paid to policy holders are not taxable
 4. Monies grow tax free
- 


This is Not Your Father's Insurance Policy

- 5) Access to monies anytime, at any age, for any reason without penalty
 - 6) Total control of what you use your money for be it investment or personal reasons
 - 7) Ability to put in large sums of money to fund your “perpetual financing system” unlike qualified government plans
 - 8) When done properly, all growth and dividends can be taken out tax free for life
 - 9) Ability to use account to recapture lost principle and interest payments
- 

This is Not Your Father's Insurance Policy

- ▶ Account is judgment and creditor proof both during growth and for withdrawals
 - ▶ Funds pass tax free to your desired heirs
 - ▶ Easy, cheap, guaranteed access to funds to borrow from regardless of credit, income, or job status. Payments need not be made if you choose (during your working lifetime you want to make payments to increase your wealth but they are not mandatory so if you run into financial hard times, stop payments if you wish with no risk of any collection steps from insurance company)
 - ▶ Guaranteed insurability once put in place regardless of change in physical condition
 - ▶ Ability to combine with the world of Real estate and private lending to create more tax free wealth (more on this in another module)
- 

Do You Really Want Uncle Sam In Charge of Your Money?


- ▶ The fleecing of America (Social Security)
 - ▶ Qualified Plans
 - ▶ 401k and alike
 - ▶ IRA
 - ▶ Self Directed IRA
 - ▶ Can they change the rules for Life Insurance?
 - ▶ Review where else you can put money and compare to the Perpetual Financing Program
- 

Uncle Sam in Your Pockets

Another reason this strategy seems so new and yet is so old is that we have been brainwashed about retirement accounts and options. We are told time and time again to put money into 401k and we will also have Social Security when we retire. In my opinion, these are two of the biggest scams in history (especially social security)

The social security program was supposed to be a trust fund where people would contribute a small amount of their wages (along with their employer) and a portion of that money would be put away for them where they could draw on it for their later years as a retirement income stream. Well the money was not in trust and in fact has been spent as part of the operating budget for generations now. This has left the account bankrupt and instead of retirees using the trust fund money to help live a nice retirement they are forced to use current contributions from today's workers to fund current retirement obligations. In short, the money has been stolen and plundered by the government.


If that can happen to social security who says it can't happen to their "qualified" plans? It very easily could and I believe will very soon. Uncle Sam is on a money grab and the easiest money is qualified plans because they qualified the rules and can rewrite them on a whim. You need to decide if this is where you want the bulk of your wealth. If the answer is no, then you are taking the right training program at the right time.



Do You Really Want Uncle Sam In Charge of Your Money?

- ▶ Stocks
 - ▶ Bonds
 - ▶ Mutual Funds
 - ▶ Real Estate
 - ▶ Certificate of Deposits
 - ▶ Savings accounts
 - ▶ Options
 - ▶ Oil well leases
 - ▶ Notes
 - ▶ Tax Liens
- 

Do You Really Want Uncle Sam In Charge of Your Money?


- ▶ Certified Financial Planners Will not Embrace This and You Should Care Less
 - ▶ Treat This Policy Like a Real Bank and Make Your Payments. How much more fun it will be if someone else is making the payments? (more on this later)
 - ▶ Even if your other investments tank your bank will grow tax free
 - ▶ If your other investments do well...you will get stinking filthy rich
- 

Magnify Profits, Lessen Losses

What you need to understand is when you use Perpetual Financing Systems it will magnify your profits and lessen your losses when you do make a bad investment. This is a true statement if you are true to your bank. In other words, pay the bank back and you will be assured that your policy will grow and grow tax free. So if you use the borrowed money to invest in a great piece of property, or a profitable loan or a profitable small business then you will get those profits plus the profit from your Finance company.

Once in a while in your business life you might make a bonehead play and lose money on a specific deal. This is business and life so don't dwell on it but learn your lesson and move on to the profitable deals. Success is very simple, make many more good deals than bad ones and make a lot of money. When you do lose money on a deal you will lose less if you pay back your bank with interest on the money you borrow and your finance company will still make money even though the investment made by the bank owner was a loser. You now own a finance company and are a steward of the money. Be a good steward of the bank and you will automatically create guaranteed generational wealth. Be a lousy steward and you will struggle your entire life with financial problems.


Do You Really Want Uncle Sam In Charge of Your Money?

- ▶ Your bank will magnify your profits
 - ▶ Your bank will lessen your losses
 - ▶ Your bank will assure your financial future
 - ▶ Your bank will act as your cornerstone of wealth
 - ▶ Your bank will make sure you always have access to capital and money to retire
- 

Your Profitable Stock Trade

- ▶ \$50,000 of your non qualified plan money to buy a stock you think is a winner
- ▶ \$10,000 profit from the sale of the stock in one year
- ▶ \$10,000 taxable at 30% means you net \$7,000
- ▶ This time we do the following
- ▶ \$50,000 loan from your insurance policy payable at 10% back to policy
- ▶ \$5,000 profit goes back to the policy at the end of the year no tax due
- ▶ \$10,000 gross profit on stock deal
- ▶ -\$5,000 interest for loan to do the deal
- ▶ \$5,000 gross profit
- ▶ 30% tax rate means you keep \$3,500 plus the \$5,000 tax free profit to your bank. Now you net \$8,500 instead of \$7,000! That is over a 20% difference.

Your Financing Company and Buying Real Estate Cash Flow Machines


- ▶ Real Estate investment has gone out of vogue with the general public
 - ▶ What does Warren Buffet say?
 - ▶ When others are greedy be fearful.....when others are fearful be greedy
 - ▶ My waterloo and what we can learn from it
 - a) Personally guaranteed debt
 - b) Leverage an empire on a shaky foundation
 - c) too thin profit margin
- 

Perpetual + Real Estate = \$\$

When I realized what this program was and how it could change people's lives I became excited about the possibilities. However, this next section took a little while to hit me square in the face. My history and future is as a Real estate investor and it dawned on me how much more powerful Perpetual Financing is when it is combined with heavy cash flow properties. When you combine those two wealth vehicles you grow money faster and really put to use the principles of volume and velocity.

Right now it is possible to buy great homes in great areas at prices that we have not seen since the 1960's. At the same time, these properties will lease out for current rents that have not gone down during the current economic collapse. So in many cases we have clients who routinely buy properties in the \$20,000 price range that we can lease out for around \$900.00 per month. You don't need a computer or even a calculator to realize that the return on a \$20,000 to \$30,000 investment is tremendous with those kinds of rents. Even after paying property taxes, insurance, management fees, maintenance etc it is very realistic to consistently get 18 to 25% cash on cash returns. That does not take into account the back end equity you could realize when the market stabilizes.

I build a strong case as to why Metro Detroit is the best market in North America for this strategy and even more than that, me and my team have the entire program set up for you to profit from. Take the time to visit our site at www.recashflowmachine.com and see what the potential is for this short term opportunity.




Perpetual + Real Estate = \$\$


I believe now is the best time in history to acquire sold cash producing assets like Real estate single family homes. It is also very safe when done properly. The asset will produce revenue and you are not borrowing mortgages to implement this strategy. You are simply taking some of your own capital, setting up an insurance policy, borrowing monies back out of the policy, and then letting much of the rental income go back to the policy in the form of loan payback and toward your paid up additions rider (which gives you more cash value)

Then we use accumulated monies in the policy to acquire more cash producing assets and then repeat the process as many times as possible to produce massive passive cash flow and hard assets that are not encumbered to an outside lending institution. You have solid assets that produce monthly revenue and have the possibility of growing dramatically in value over the next several years.


Not only is all of this true but you have the ability to use all of my and my team's experience to get this set up and executed for you and our family. We can set up your properly designed policy and get your Real estate cash flow machine up and operational. Now is your time to take advantage of this wonderful opportunity at your finger tips.




Buying Cash Flow Machines

- ▶ Why is now the greatest time in history to invest in cash flow Real estate
 - ▶ Never an opportunity like this in history for cash flow
 - ▶ Abundance of quality deals in the right market places
 - ▶ The simplest strategy is many times the best strategy
 - ▶ Heavy cash on cash returns = Rule of 72
 - ▶ Small investment makes you a player
- 

Buying Cash Flow Machines

- ▶ No need for bank mortgages minimizing your risk of loss
 - ▶ Values need not rise to make a lot of money
 - ▶ Retire on a passive 6 figure income in 5 to 8 years
 - ▶ Multiple Income Streams instead of Just One
 - ▶ Much of the income can be tax free
- 

The Best Place to Find Cash Flow Machines

- ▶ Metro Detroit is the cash flow capital of the United States and probably the world
 - ▶ Reasons for the decline of Detroit and truth vs. fiction
 - ▶ Poised for a turnaround??
 - ▶ The difference between Detroit proper and the suburbs
 - ▶ Some positive things you may not have heard about Metro Detroit
- 

Woodmont in
Roseville
Purchase Price
\$24,000
Rehab \$8,500
Monthly Rent
\$950.00

Sprenger in
Eastpointe
Purchase Price
\$24,000
Rehab \$2,100
Monthly Rent
\$875.00

The “Triple Dip” Produces Maximum Wealth

- ▶ Let's look at the old way of doing business with your cars
- ▶ \$25,000 New Car we can either
 - a) Lease or Finance the car
 - b) Pay cash for the car
 - c) Perpetual Finance the car

If we finance the car for five years we will pay back the \$25,000 plus about \$4,000 worth of interest out of our pocket over 5 years



What is the Triple Dip?

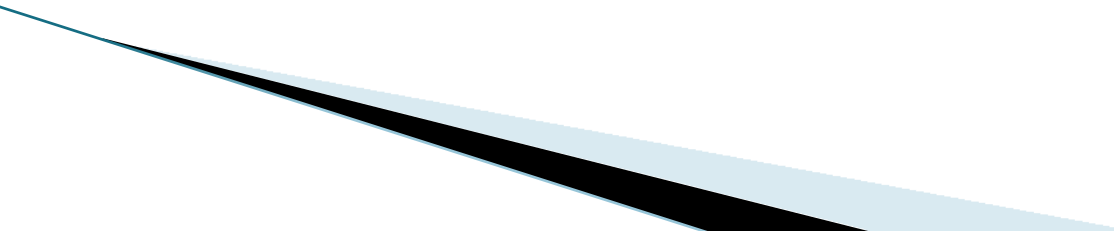
The triple dip is simply making or saving money three different ways by using the same money pool. These dips will come in the following ways;

- 1) Growth inside of the policy in the form of guarantees and dividends when payable
- 2) Cash Flow from the Real estate you invest in with the same funds out of your policy
- 3) The tax deduction you may qualify for by paying your policy back with interest

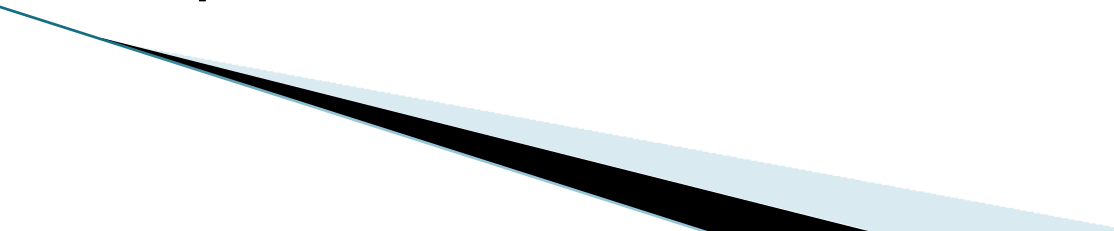
One pool of money did all that work and for a “quad” dip your assets (homes) just need to bounce back a little and you will get all that back end growth outside of your policy. What a fantastic way to grow your monies in a safe and secure environment. Never has the same money worked so hard at producing wealth for one person.

Lets also not forget about the income tax deductions you may qualify for by owning those cash producing houses. You may get depreciation on these assets as well. But saying “Quin Dip” makes no sense so I will stick with the Triple Dip for now.


The “Triple Dip” Produces Maximum Wealth

- ▶ We only have the residual value of the car after 5 years as the remaining asset. Lets say the car is worth \$5,000
 - ▶ So we spent \$29,000 in payments and have \$5,000 to show for it and that amount is even shrinking every day
 - ▶ That is a massive cash flow drain that if we can reverse we will build wealth
- 

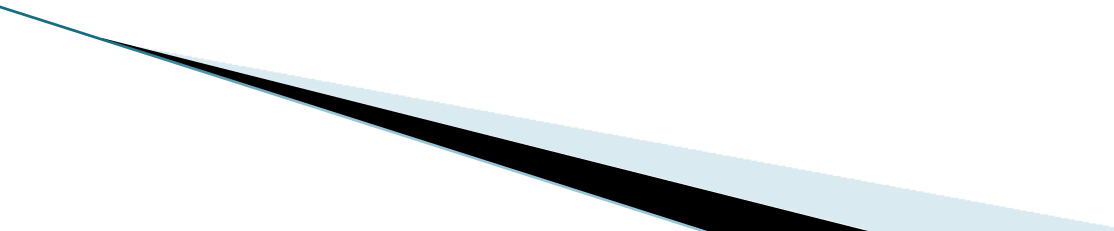
The “Triple Dip” Produces Maximum Wealth

- ▶ In the second example we pay \$25,000 out of our savings to buy the car
 - ▶ Five years later you still have the \$5,000 residual value of the car but have saved the \$4,000 of extra interest
 - ▶ What will you do if you need another car?
 - ▶ You have to tap into new money and repeat that same money losing process
 - ▶ Minus the opportunity cost of having your \$25,000 growing for you instead of being parked in the car
- 

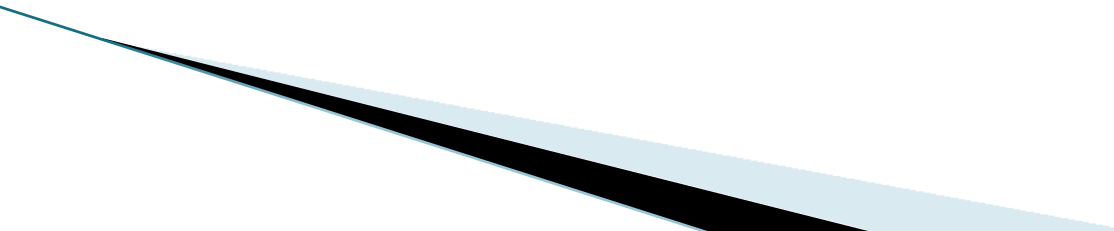
The “Triple Dip” Produces Maximum Wealth

- ▶ Now lets buy the car using our Perpetual Financing System
 - ▶ \$25,000 comes out of the policy in the form of a loan
 - ▶ We set up the same five year payment (or more if we're smart) back to our policy as it is acting as the bank
 - ▶ Five years later we have the car and it's \$5,000 residual value but we also have \$29,000 of tax free cash back into the policy
 - ▶ \$34,000 in total assets for the same car
 - ▶ Which is better?
- 

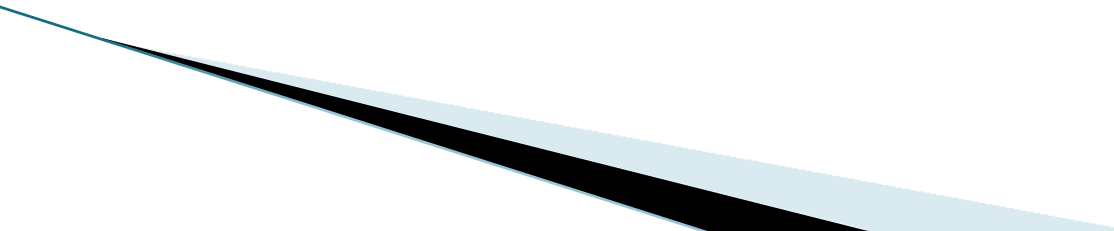
The “Triple Dip” Produces Maximum Wealth

- ▶ Now lets look at magnifying those results with Cash Flow Real Estate
 - ▶ We borrow \$25,000 to buy a solid rental home in a nice area
 - ▶ We rent the property for \$800.00 per month and flow that back into the policy for 5 years which will put \$48,000 of tax free cash into the policy
 - ▶ How much will we net?
 - ▶ About \$30,000 plus the \$25,000 house we still own. So we net \$55,000 of assets in 5 years from our \$25,000 investment and our tenants did that for us
- 

The “Triple Dip” Produces Maximum Wealth

- ▶ The cash in the policy is tax free
 - ▶ Writing off interest back into the policy
 - ▶ Set up a finance company for multi purpose
 - ▶ Now lets volumize and velocitize to grow passive income and wealth
 - ▶ Lets walk through my 867 system for wealth
- 

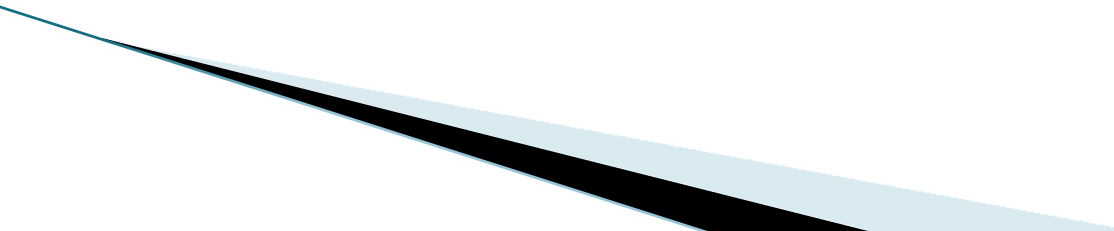
8 Year Retirement “Options” Plan

- ▶ 876 Plan
 - ▶ 8 years
 - ▶ 7 Figure Net Worth
 - ▶ 6 Figure passive income
 - ▶ Starting with \$100,000 into your financing insurance policy
 - ▶ Add \$10,000 of fresh money for 8 years
- 

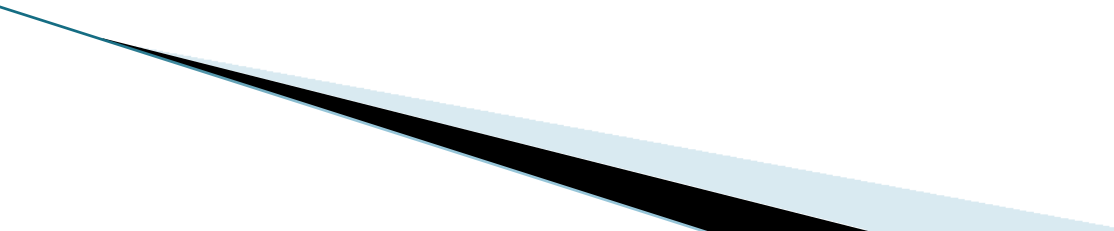
The 876 Retirement Plan

This is a simple realistic plan to take some of your resources (in this example \$100,000) and start a perpetual financing plan and use those funds to begin a step by step process to growing wealth quickly and safely. These numbers are based on real life deals we are doing every week for our clients and are not fluff or theory. There are however a couple things that could change your personal results. If the underlying properties go up in value quicker than our assumptions we will not be able to buy as many. The flipside of that “problem” is our net worth will be more as we would have more equity in each house.

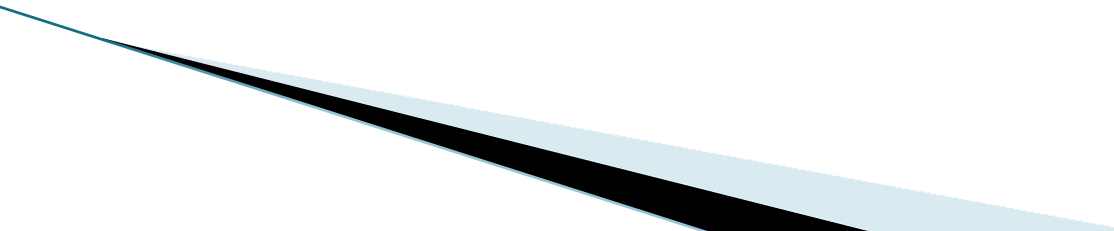
I don't know about you but that would be good problem to deal with and I am sure you can handle that situation. The other problem is that the cash flow probably will be a little less due to the occasional rental loss you will experience. That is the nature of the business but we will work to minimize that rental loss keeping your over all returns outstanding. There also may be some additional repairs you are not expecting that will eat into your cash flow lessening the returns. So maybe it could turn into a 9 year plan or an 8 year plan with less cash flow. No matter what, this plan when implemented diligently will be a winner.



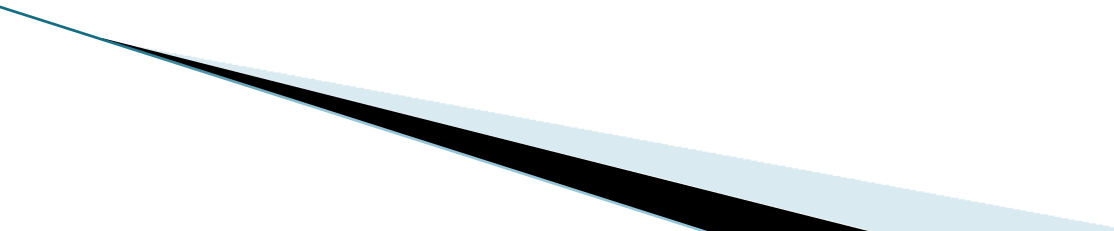
8 Year Retirement “Options” Plan

- ▶ Fund policy first to obtain \$100,000 of cash value day one of the policy
 - ▶ Borrow out funds to invest in 4 \$25,000 properties
 - ▶ That creates \$2,000 of net income a month
 - ▶ Put back the money into the policy and pay back the bank
 - ▶ Beginning of year two you have \$35,000 back into the policy
- 

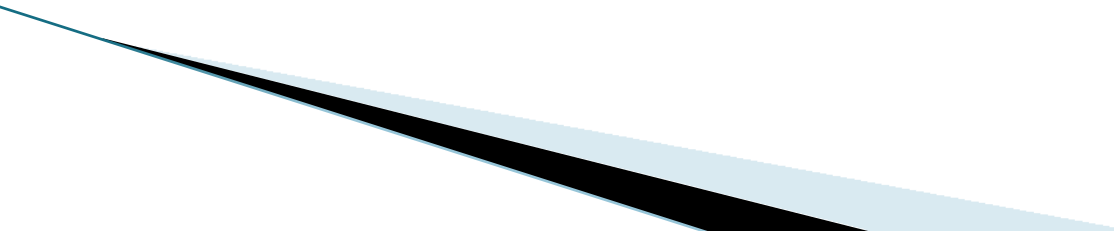
8 Year Retirement “Options” Plan

- ▶ Start of Year 2
 - ▶ \$35,000 in the policy \$25,000 gets borrowed
\$10,000 stays in policy
 - ▶ Acquire one more cash flow property
 - ▶ Now we have \$2,500 per month cash flow or
\$30,000 annual flowing back to our bank
 - ▶ \$10,000 of fresh money in the policy as
premium
- 

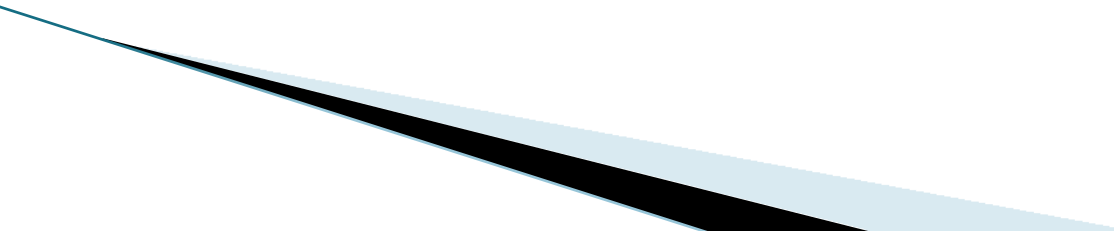
8 Year Retirement “Options” Plan

- ▶ Start of Year 3
 - ▶ \$50,000 is in the policy we borrow it out
 - ▶ Acquire two more cash flow properties
 - ▶ We have \$3,500 per month net cash flow or \$42,000 back into the policy
 - ▶ We put in \$10,000 of fresh money in premium
- 

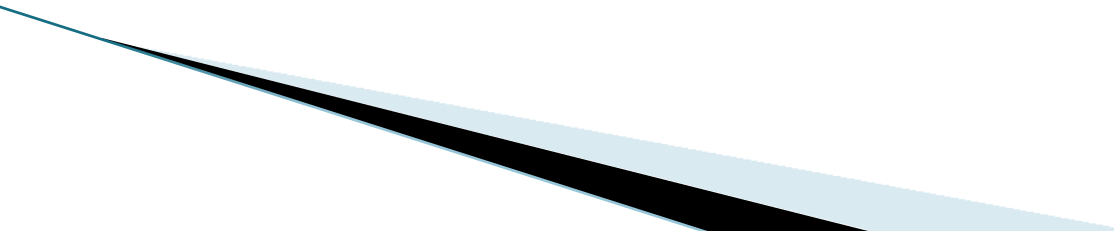
8 Year Retirement “Options” Plan

- ▶ Start of Year 4
 - ▶ We have OVER \$42,000 back in our banks, leaving \$17,000 in the policy
 - ▶ We borrow out \$25,000 for another cash flow property
 - ▶ We have \$4,000 per month or \$48,000 back into our policy
 - ▶ \$10,000 of fresh money into the policy as premium
- 

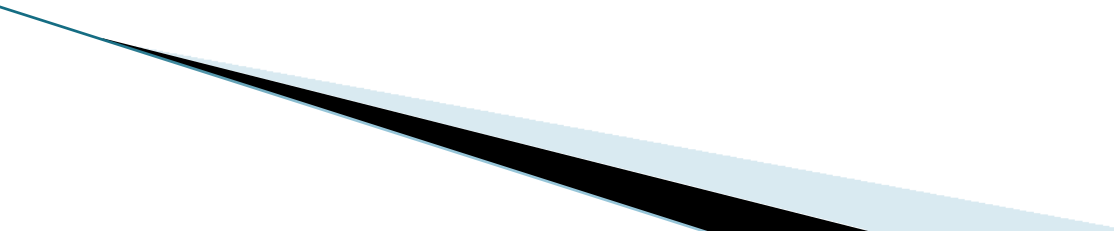
8 Year Retirement “Options” Plan

- ▶ Start of Year 5
 - ▶ We have \$75,000 in our banks which we borrow out
 - ▶ Buy 3 cash flow properties putting our monthly income to \$5,500 or \$66,000
 - ▶ We put in \$10,000 of fresh money into the policy
- 
- A decorative graphic at the bottom left of the slide, consisting of a light blue triangle pointing upwards and to the right, with a black triangle pointing downwards and to the right, partially overlapping the blue one.

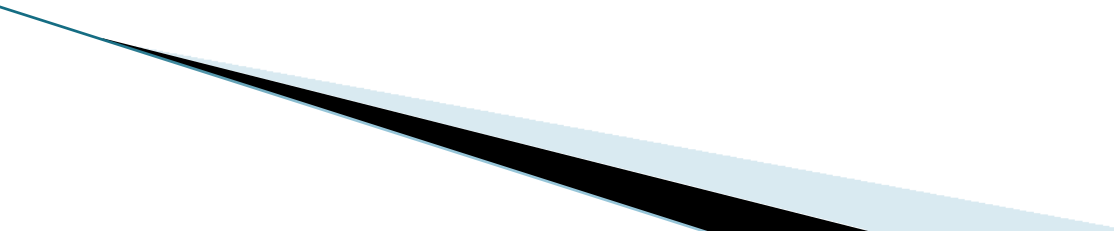
8 Year Retirement “Options” Plan

- ▶ Start of year 6
 - ▶ We have \$76,000 (plus all growth and dividends) which we borrow out \$75,000
 - ▶ Invest in 3 more properties for \$25,000 each
 - ▶ Monthly income is \$7,000 per month or \$84,000 annual
 - ▶ We deposit \$10,000 of fresh money
- 

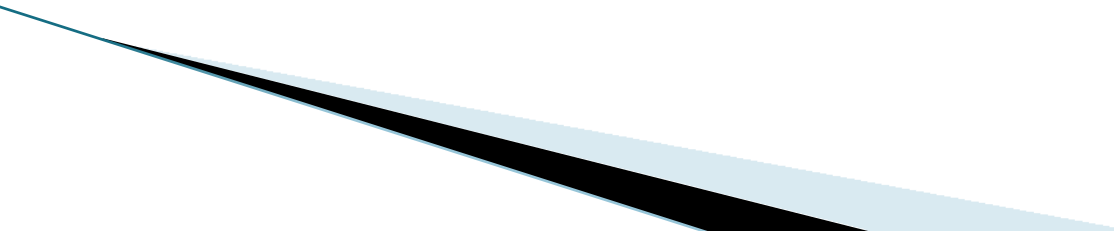
8 Year Retirement “Options” Plan

- ▶ Start of Year 7
 - ▶ Over \$100,000 in the policy which we borrow out
 - ▶ Invest in 4 high cash flow properties
 - ▶ Monthly income is now \$9,000 per month or \$108,000 annual back into the policy
 - ▶ We put in \$10,000 fresh money into the policy
- 

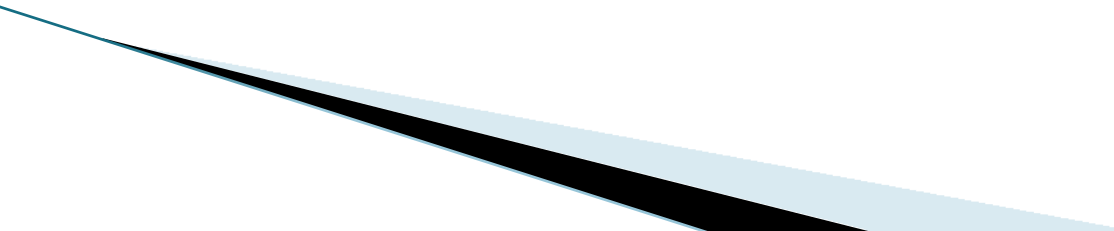
8 Year Retirement “Options” Plan

- ▶ Start of year 8
 - ▶ We have \$118,000 in the policy which we borrow out \$100,000 to buy 4 more money machines leaving in \$18,000
 - ▶ We have \$11,000 per month income or \$132,000 annual income
 - ▶ We put in \$10,000 of fresh money
- 

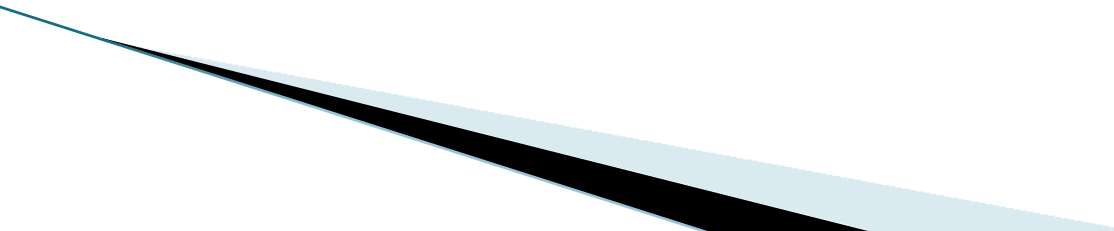
8 Year Retirement “Options” Plan

- ▶ Start of Year 9 and the plan ends (if you wish)
 - ▶ You have over \$160,000 tax free in your banking policy
 - ▶ You have 22 cash flow machines
 - ▶ Monthly income \$11,000 passive from properties
 - ▶ 22 homes with an average value of \$55,000 means you have \$1,210,000 worth of Real estate
- 

8 Year Retirement “Options” Plan

- ▶ Pay off your policy loans or let them ride and have your cash go towards Paid up additions (cash value) You decide
 - ▶ Sample illustrations with the numbers we just went over
- 

Private and Hard Money Lending with Perpetual Financing

- ▶ Another opportunity to triple dip your money
 - ▶ Please listen to the CD's dedicated to private lending
 - ▶ When you have your own bank you can treat it that way and loan money out to other people and companies
 - ▶ Your policy acts similar to the “fed” and makes funds available to your financing company at wholesale rates (6% for this example)
- 

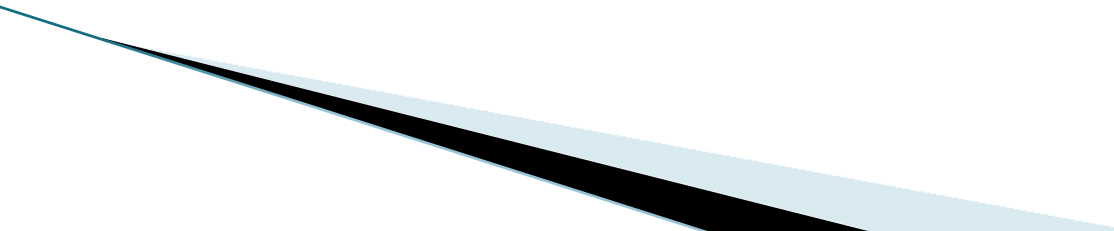
Private Lending for More Growth

Private lending is a multi billion dollar industry that almost nobody even knows exists.

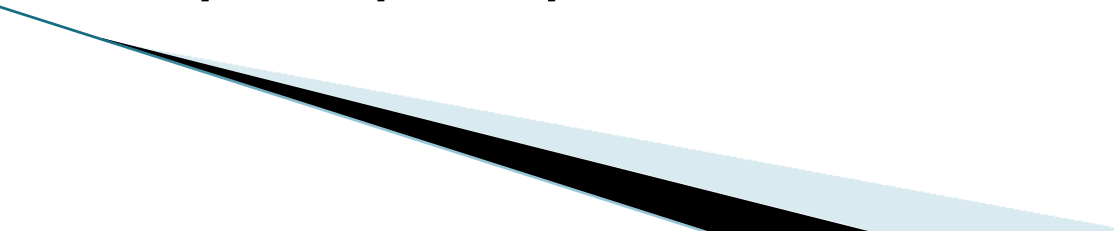
There are billions of dollars in private funds that are looking to do something that will grow those funds as quickly and safely as possible. There are three sides of the coin. You either want to borrow private funds or you want to be the one loaning out your capital and be the private lender. You also want to do a little of both. No matter where you fall I believe it will be critical in your wealth building efforts to master private lending. Please review the bonus sections in this program where I explain the power of power lending and a step by step system to use private funds safely and profitably.

You can use private funds for anything you can use traditional bank funds for such as real estate, cars, equipment, small business, etc. One of the benefits of private funds is there are generally less headaches when borrowing these funds and less hoops to jump through. If you are in need of private funds, get in touch with our office and we will see if we have a good fit where you could get private funds.

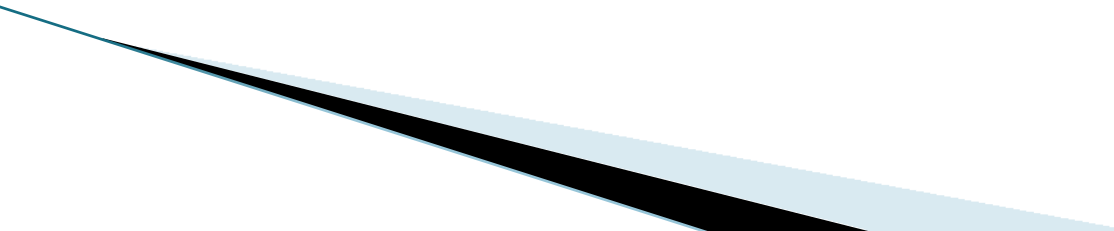
We have also given you a marketing plan to show you how to develop your own private money bank from all sides of the above coin. Without private capital we are at the mercy of banks which is never a good thing and gives us less avenues to create wealth.



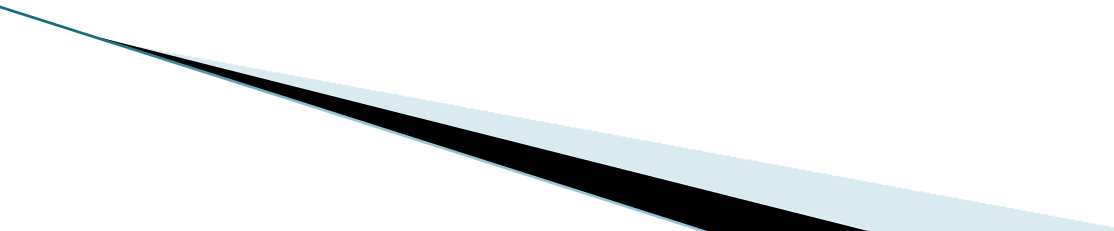
Private and Hard Money Lending with Perpetual Financing

- ▶ Now your finance company loans out the money retail to your customer at (15%) and with points
 - ▶ Now the customer makes payments back to your finance company
 - ▶ Your finance company pays back the “fed” otherwise known as your policy at 10%
 - ▶ Since you own the fed your policy will collect the points and 10% back into the policy
 - ▶ This will magnify and speed up the growth of your policy
- 

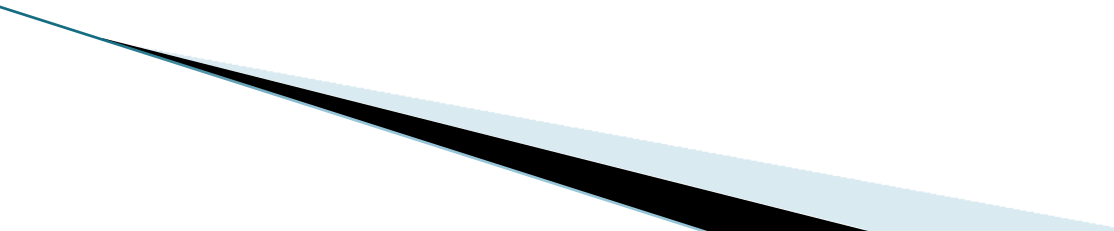
Private and Hard Money Lending with Perpetual Financing

- ▶ All monies paid into the policy grow tax free and you have access to them as you see fit
 - ▶ By having to pay a “fed” or wholesale lender you will thus pay less income tax on your profits from you loans
 - ▶ Your financing company will show a net of 5% profit but will also have some expenses of running the business helping to lower your effective tax rate
- 

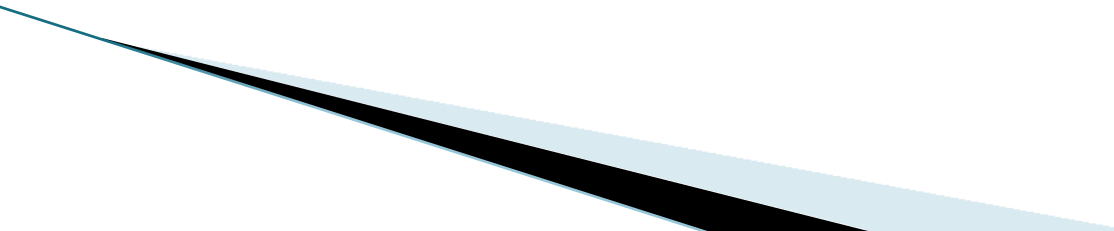
Private and Hard Money Lending with Perpetual Financing

- ▶ The extra money that goes back into the policy will also qualify for guaranteed growth and dividends when paid all tax free
 - ▶ You have complete access to the money after it goes back into the account
 - ▶ You are free to rotate that money in and out of the policy for other loans or investments
- 

Private and Hard Money Lending with Perpetual Financing

- ▶ With safe loans and proper screening of borrowers (review hard money loan course)
 - ▶ Keys to a killer private lending business
 - Preservation of principle with safe loans
 - Predictable high profits
 - Minimal involvement from you
 - Steady stream of quality borrowers begging you for loans
 - Properly designed insurance policy to maximize growth of money and minimize taxes
- 

Getting Started Building and Funding our Finance Company

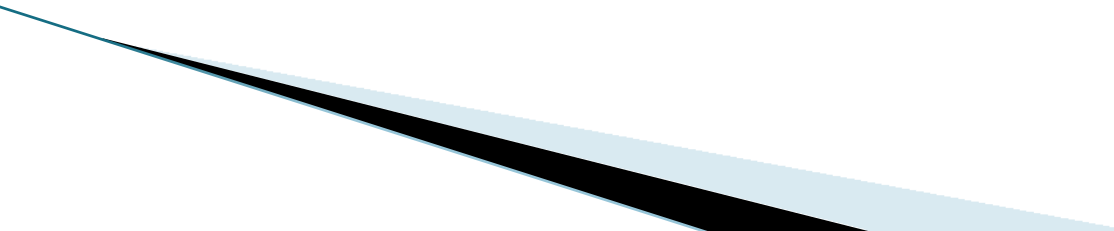
- ▶ How much should I fund my Bank with to start?
 - Depends on many factors and your personal preference
 - If you have enough resources think about starting your policy with enough cash to be able to borrow out to pay off existing debts such as car, credit cards, personal loans, etc...
 - Become self-financed and redirect that money flow immediately back into your own bank
- 

Getting Your Bank up and Rolling

I want to address the idea of you using another insurance agent to set up your policy. Of course, you could always get another illustration and it might be a good idea so you can see the difference of how we set up policies as opposed to traditional policies. We are looking for people who want to work with experts on this program and who want to have access to cutting edge information to get an edge in their financial lives.

We only work with educated clients (this training program) who are excited to work with professionals who specialize in this niche program. Ask your insurance agent to build you a policy and then ask them to show you how to use it to make it grow. Then compare that to what we offer and the choice will be very clear in a hurry that we are the premier company in the country to work with on these programs.

This is not only a niche product but it is a niche system and it will be important to work with professionals to build a program that will help and protect your family for generations to come.

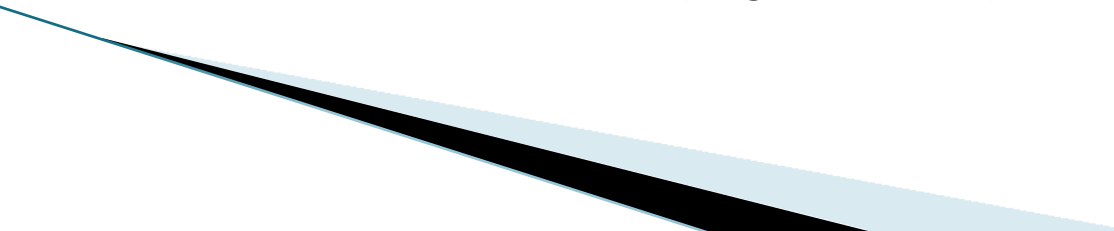


Getting Your Bank up and Rolling

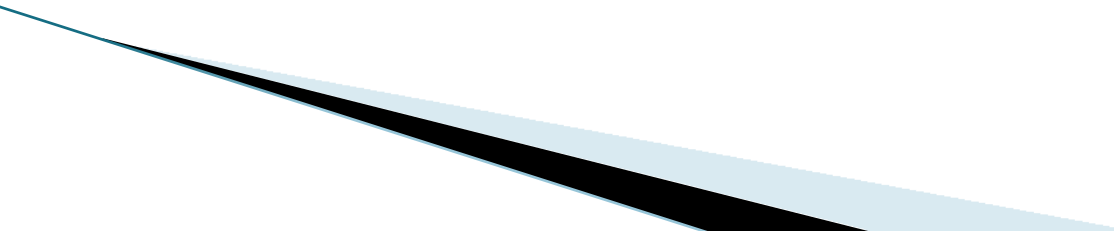
People always ask me how much they should initially put into their Perpetual Financing System. The answer I always give them is asking them this question.

How much of your money would you like principle protected, growth guaranteed, tax free growth and dividends, asset protected, full and easy access to your funds etc. In other words, go back and review all the benefits and then decide how much you would like to fund your bank with at this time. I have clients who put in hundreds of thousands of dollars in their policies right away. I also have people who can only put in a few hundred dollars per month to get started. Either one is fine but get started right away with whatever you can handle.

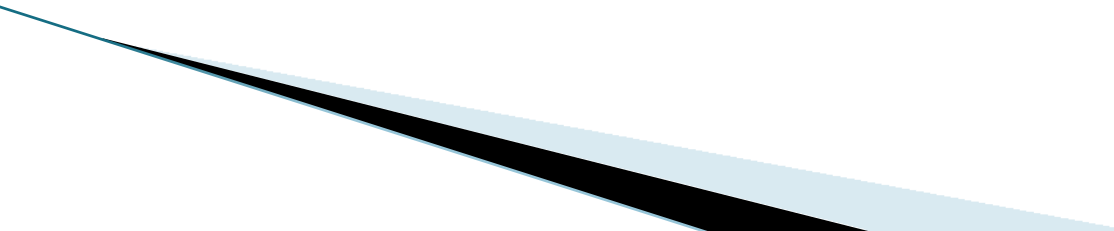
This is a decision you will have to come to on your own. Will you transfer current qualified plans into your policy paying the penalty and tax? Will you stop making qualified plan contributions and use those funds to fund your policy? Do you have other resources you would like to use to fund your policy? Do you have a large equity in your home where you could use a line of credit and use the funds to put into a policy? You have many options and we will help you explore them further. Keep in mind, we are not certified financial planners and will not analyze your current investments. We will just look at the benefits of this program and let you decide where to put how much.



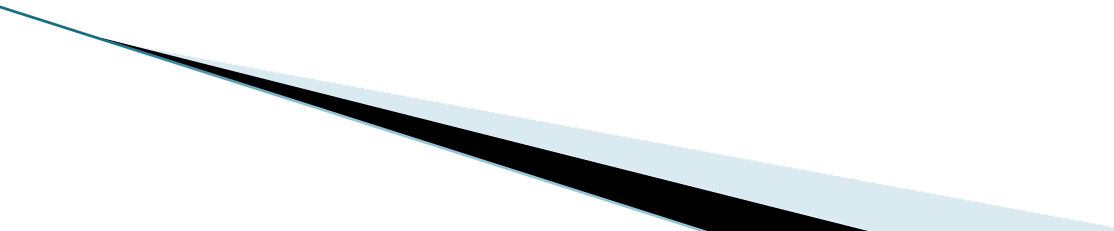
Getting Started Building and Funding our Finance Company

- ▶ Consider treating your personal finances like major banks who carry 15 to 40% of their capital inside of high value cash value policies
 - ▶ Get in contact with our office to schedule a one on one conference call to consult with us about your ideal financing insurance policy
 - ▶ We will then build you a solid high cash value policy that is built for banking
 - ▶ Why not just call your current insurance agent?
- 

Getting Started Building and Funding our Finance Company

- ▶ Once we have your policy illustration completed we will do a one on one webinar with you to show you the policy numbers, growth, and policy milestones
 - ▶ From there we will take your application
 - Qualifying from a health standpoint
 - What about the medical exam
 - The process and time lines
 - What if you can't qualify due to health or age?
- 

Getting Started Building and Funding our Finance Company

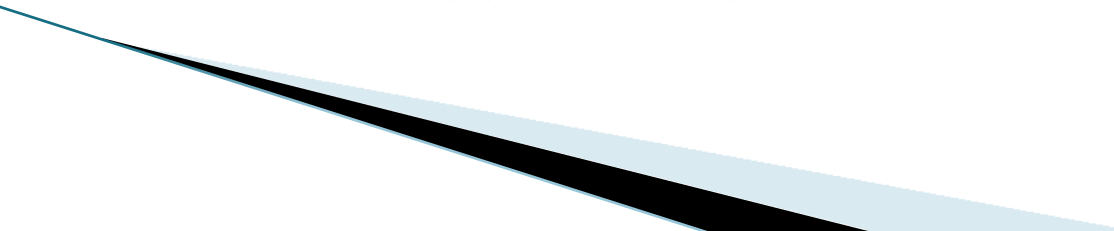
- ▶ What about my existing insurance policies?
 - ▶ What is a Modified Endowment contract?
 - ▶ What should I do if I am close to M.E.C.ing out?
 - ▶ Multiple branch offices
 - ▶ Can I put polices on my kids for their wealth and college education?
 - ▶ Put boat loads of money away in polices by utilizing multiple policies
- 

What About Current Policies?

If you have a current life insurance policy please *DO NOT* cancel them until your new policy is approved. If your current policy is term there is no cash value to transfer and you just need to contact your current insurance company and cancel the policy after your new policy is in force. If you have a policy with cash value (whole life or a variable life product) then we can do a 1035 exchange and get the cash value transferred into your new policy without any tax implications.

If you cancel out those cash values policy without an exchange you may have tax ramifications on any growth above your basis. It is almost always best to do the 1035 exchange and the new carrier will handle it for you to ensure it is done properly. You will just have to sign a few documents when your application is taken.

A modified endowment contract or (M.E.C) is a government rule that basically states that you have to have a correspondingly high amount of death benefit in relation to the cash you want to put into your policy. In short, it is usually not advisable to have your insurance policy transformed into a M.E.C. We along with the actual insurance carrier will build the policy to conform to all M.E.C. rules. If you get to the point when you are close to M.E.C'ing out your policy make sure to keep it under the M.E.C limit and your carrier will help you with this process.

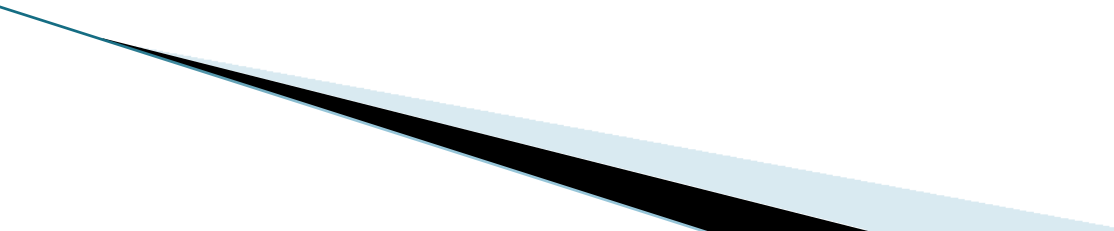


Multiple Branch Offices

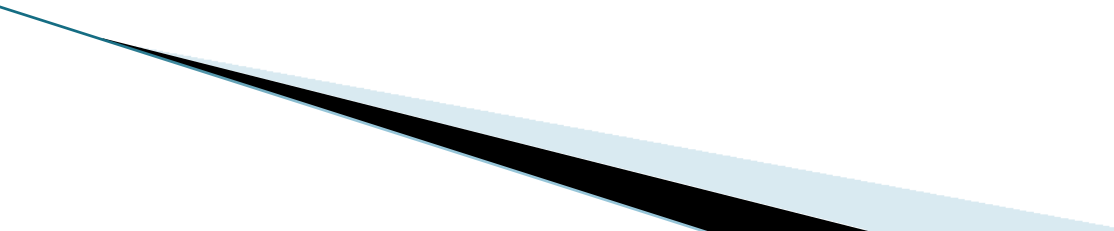
If you are close to M.E.Cing out your policy but would like to put more money into your Perpetual Finance System™ then you may have the option to open up another policy with fresh money and treat that policy like a branch office of your bank. So by using multiple polices you can get more money into policies at one time. You as the policy holder and owner hold all the cards in relation to how to use the cash value. You are in total control as the owner of the policy.

If you can't qualify for a policy due to age, health or some other reason, it may be possible to put the death benefit on someone other than yourself that you have an insurable interest in such as a spouse, child, grandchild, business partner. Contact us to check if the person you have in mind would be acceptable to the insurance company.

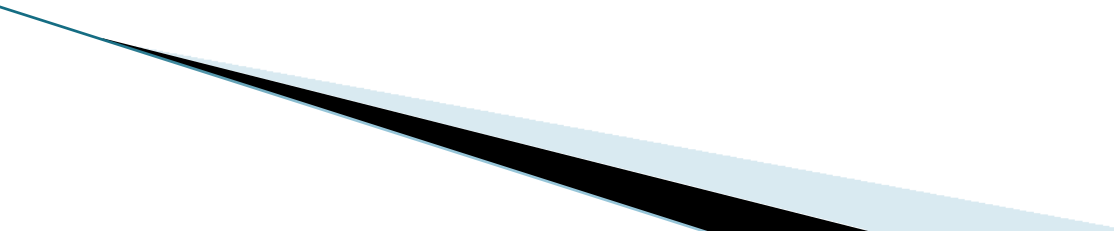
If you can qualify but would like to get in more cash than just your policy will allow, it may be possible to take out multiple policies on multiple people. This will allow you to have maximum flexibility and control over multiple branch offices of your finance company.



Turning Poverty into Wealth

- ▶ Is all debt bad?
 - ▶ Who is your creditor?
 - ▶ Who is using volume and velocity to their advantage?
 - ▶ You need to be on the right side of the money flow creating wealth instead of letting wealth be drained from you
- 

Treat Your Bank Like a Professional Banker

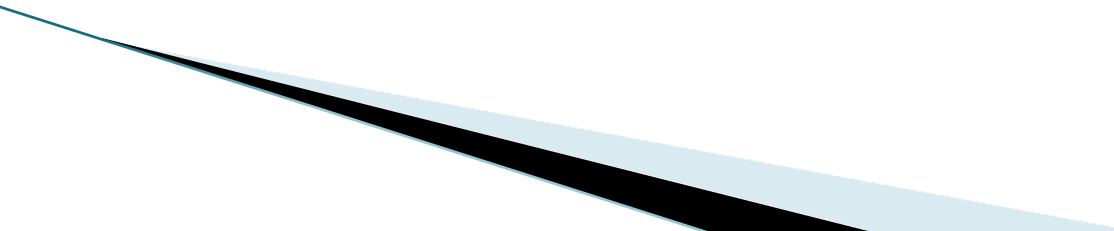
- ▶ Qualify every loan (even to yourself)
 - ▶ Don't make the mistake of overspending just because you are paying back your own bank
 - ▶ The path to poverty even with your own bank
 - ▶ Can you really afford this new payment?
 - ▶ Can the borrower afford this new payment?
 - ▶ What collateral will the borrower put up?
- 

Being a Good Steward of Your Finance Company

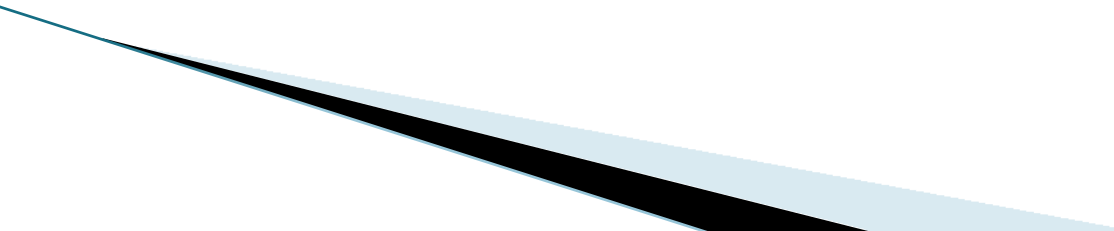
Since you are going to be the owner of your pool of funds and desire to treat them as a bank would treat their funds you must take some steps to be a good steward of this capital so you can assure it grows and compounds. When you loan out your money to yourself or anyone else you must take steps to verify the borrowers ability to pay back the loan in a timely manner. Just because you are self financing your purchase does not mean that making bad money choices can be offset by being the bank.

If you are going to borrow the money out of the policy to buy a car, buy a car you can easily afford. If you are making \$60,000 a year you cannot afford a \$60,000 automobile just because you are financing it yourself. It will take you 10 years to pay that car off and that is time that your money could have been doing far more productive things and making you much more money. Don't overspend even if you are the bank.

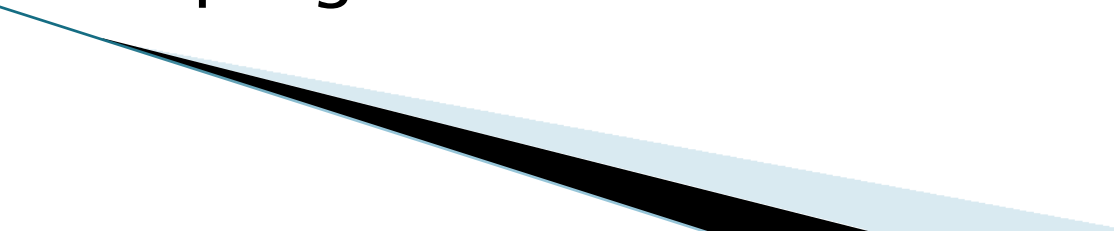
When you are loaning out money to other people then you must verify their income and assets as a step in deciding if you are going to make the loan. I would also recommend to get more collateral than the loan you are making. As a lender there is no such thing as too much collateral to protect the loan. I would also make sure you get proper insurance policies paid for by the borrower in your favor for more protection. Please listen to the training on private lending for much more detail about this process.



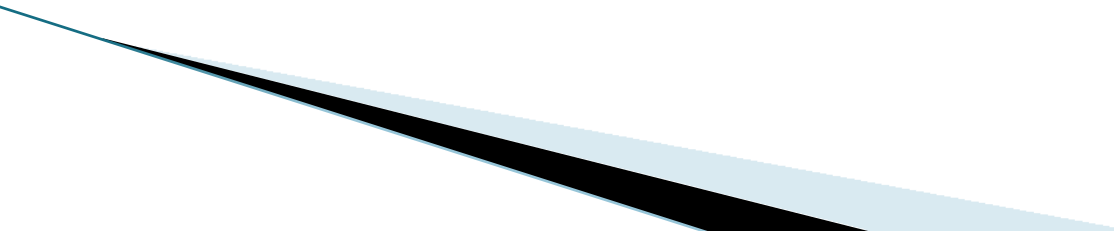
Treat Your Bank Like a Professional Banker

- ▶ What is the borrower's track record?
 - ▶ What kind of income and how stable?
 - ▶ Do they have high moral character?
 - ▶ Know your state usury laws and abide by them (really know them and use an attorney)
 - ▶ Will you send out reminders like a bank?
 - ▶ The more skin in the game from the borrower the better you are as the lender (skin in the game)
- 

Treat Your Bank Like a Professional Banker

- ▶ Put the bank's profits into other cash producing assets
 - ▶ Consider opening up branch offices as your bank grows
 - ▶ Teach your family the financing and banking business for generational wealth
 - ▶ Start financing pools for all your family members
 - ▶ Great way to get more cash into a tax free program and use volume and velocity
- 

Treat Your Bank Like a Professional Banker

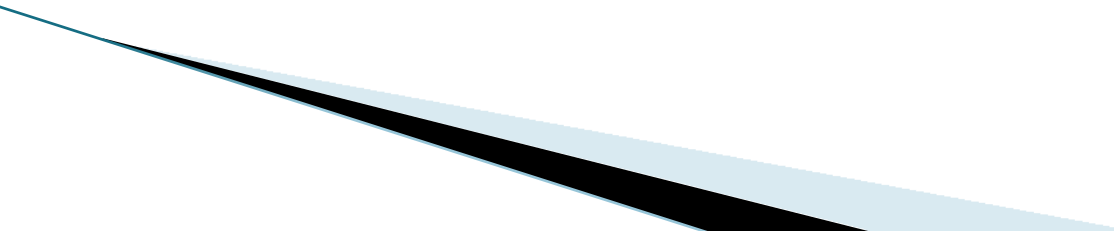
- ▶ Start these for kids and grandkids to fund higher education (college or otherwise)
 - ▶ My personal soap box about higher education and another fleecing of America by mainstream methods
 - ▶ The key to high income and wealth preservation is not knowledge but specific knowledge and information combined with a specific action plan
- 

Cash to Policy to Asset to Cash Back Into the Policy

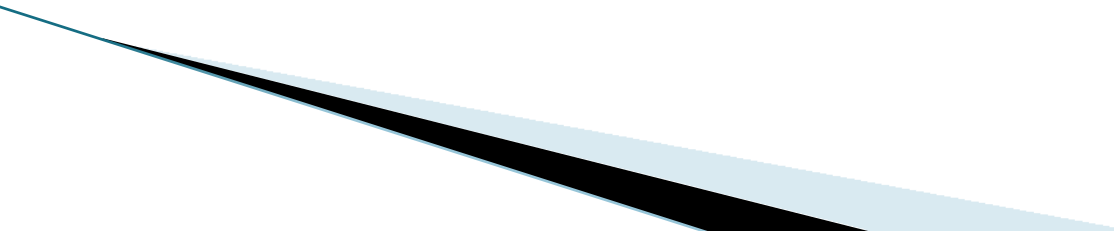
If you would like to really treat your policy like a true finance company then you will eventually start loaning money out to others and that enables you to make profits with other peoples money instead of just your own money. To grow wealth quicker you must take your cash, put it into the policy, then create an asset with the policy (make a good loan) and then take the profits from that asset back into the policy as cash.

Once your cash grows back inside of that policy you then take that money and lend the money into another cash producing asset (another good loan) and keep repeating that process. You are using interest volume and velocity just like a large bank and you will grow your wealth accordingly. This simple process can last for generations helping to create generational wealth.

It is necessary to teach future generation how powerful owning a finance company is and have them continue the family fortune and be their own good stewards of what you start today.



Treat Your Bank Like a Professional Banker


- ▶ You have in your hands the easiest most understandable way to wealth ever created
 - ▶ Now you not only understand it but can operate it at the highest levels to achieve freedom and options sooner
 - ▶ Don't listen to broke struggling people about money
 - ▶ This is the only money system you will ever need because the wealth is automatic, systematic, and guaranteed
- 

In Closing

You have in your hands the most powerful and yet simple program for growing and protecting wealth. You now know more about financing and insurance than 98% of the people who work in those fields every day. This is not theory but real life applications of how you can and should portion at least some of your wealth. This is not some new fangled idea but sound business and finance strategies that have stood the test of time.

Now it is your time to get this program up and running. We can do much of it for you but what we cannot do is decide for you that you should do this. If you are not convinced of that by now then you are not who we're looking for to help. We are looking for people to work with who are not happy with the status quo. People with a desire to keep more of that they make and be much less exposed to the 4 massive wealth stealers of loss of principle, taxes, lawsuits, and payments made to other lending institutions. Perpetual Finance keeps all of those wealth stealers at bay. You owe it to yourself and your family to master these simple strategies. We can help you every step of the way so get in touch with my office and lets start working together to get your program operational.

I want to thank and congratulate you for investing in yourself and your financial future. I hope we have made a change in your financial future for the better. We hope to meet you in person at one of our events in the upcoming years. Please help us get this message out. The easiest way to do that is to send people to our website and have them watch the initial presentation to get them exposed. The smart open minded people will thank you for giving them their lives back. Have them to add their payments up and compare that to their savings. Money does not lie. I wish you much success in this venture as well as others.



Contact Us

Because I travel extensively, I ask you to use email at the beginning of our business relationship. Once you are our client I will be happy to share with you our office phone number and my cell phone number.

john@theperpetualwealthsystem.com

and visit me at:

www.perpetualfinancingsystem.com


www.theperpetualwealthsystem.com

www.recashflowmachine.com


www.johnjamieson.com



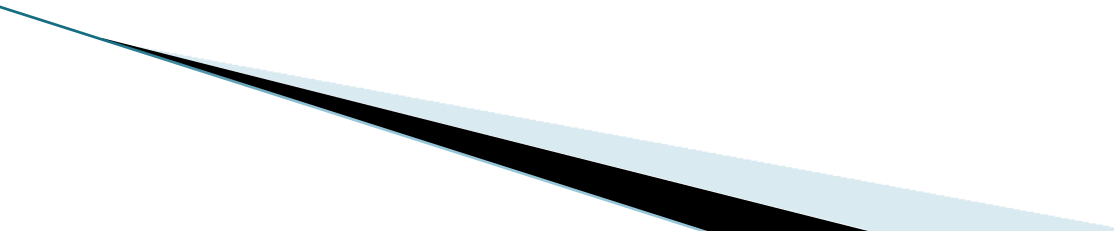
Let's Look at an Average Family

- ▶ Family of 4 with two adults and two children
 - ▶ Family has two vehicles currently financed with traditional banks
 - ▶ Car payments are \$800.00 per month and total owing is \$28,000 on the vehicles
 - ▶ Carrying \$8,000 of credit card debt for many years and has been inching up
 - ▶ Also has a house payment of \$1,000 a month with 27 years left to go until paid off.
Mortgage balance is \$120,000
- 

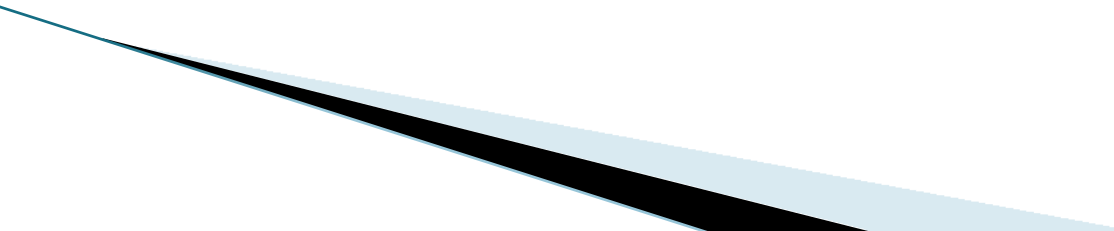
Let's Look at an Average Family

- ▶ Both adults work and currently contribute \$5,000 a year to 401k's for a total of \$10,000 annual contributions
 - ▶ The 401k has been down or flat for 8 years so they are breaking even on their investing if they're lucky
 - ▶ They each have \$40,000 into their 401k for a total of \$80,000 total
 - ▶ They also contribute \$4,000 a year to 529 plans for higher education
 - ▶ They also inherited \$200,000 from a parent's estate of which they blew \$50,000 and have \$150,000 remaining and want to do something productive with right away
- 

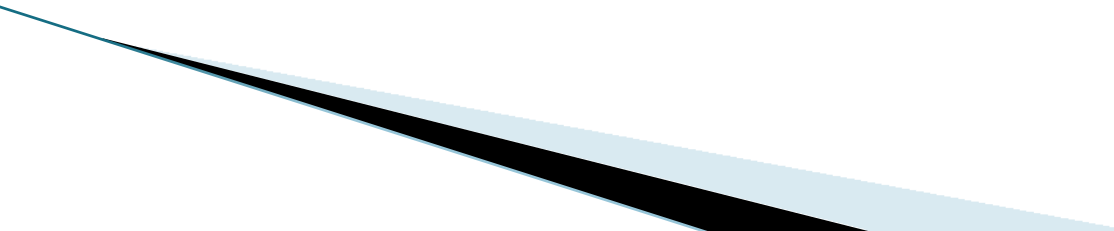
Let's Look at an Average Family

- ▶ They have not paid off their 8k in credit cards because the payment is only \$120.00 per month and they would rather keep the cash in the bank
 - ▶ They are considering putting the money in the stock market via mutual funds with a certified financial planner who has assured them that “over the long haul” the stock market is the place to be
 - ▶ They are considering using the Perpetual Financing concept to build wealth
- 

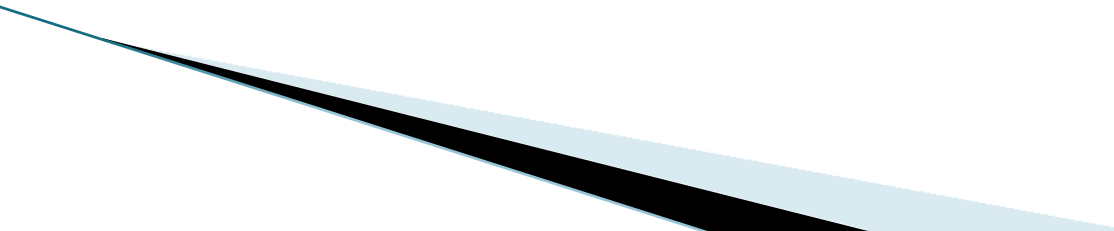
What Could They Do?

- ▶ Let's say they take their \$150,000 and open up two PFS type policies on each one of the adults and put in an additional \$70,000 cash into each one creating approx \$64,000 of useable cash value right off the bat
 - ▶ They are also going to put \$5,000 to start in each one of their kids policies. (insuring children and some rules) creating \$4,000 of cash value in each one of those policies.
- 

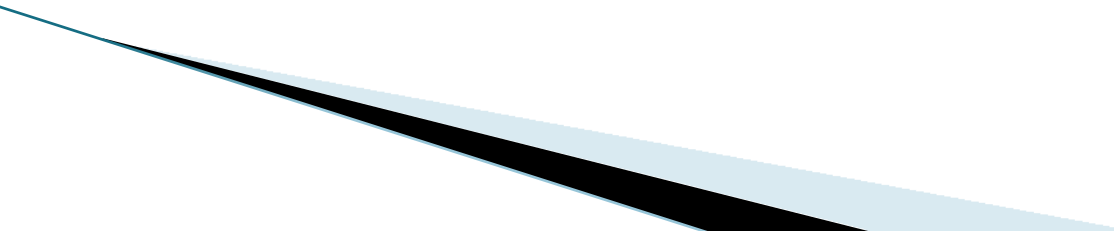
What Could They Do?

- ▶ They also might be able to close down their 401k's if they pay the penalty and tax but are reluctant to do so due to mainly brainwashing
 - ▶ They leave those in place but immediately shut down the 10k per year contribution and switch it over to their polices
 - ▶ They also stop the 529 plan contributions and move that \$4,000 over to the kids new polices every year. Their kids are 5 and 8 years old when this is done
- 

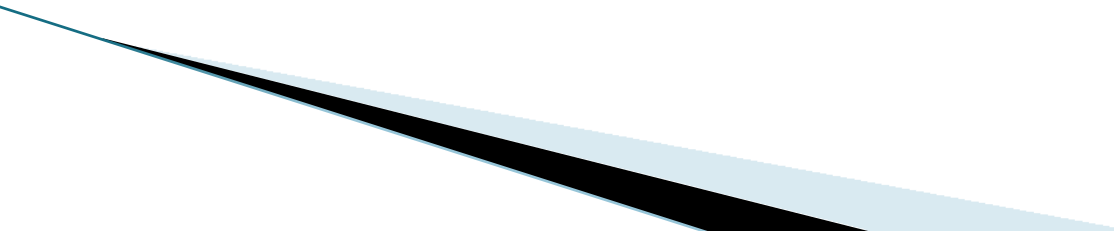
What Could They Do?

- ▶ They borrow out \$36,000 out of one of the policies and pay off both cars and the credit card balance
 - ▶ They have the payments on all 3 paid back into the policy every month (set up auto draw or be diligent about sending checks)
 - ▶ They add a little extra on the payment and pay 10% across the board back into their policy so their total payment is \$1,000 per month
 - ▶ At the end of 5 years they have paid back
 - ▶ 60,000 into the policy and now all cars and credit cards are paid off free and clear and now can start buying more cash producing assets
- 

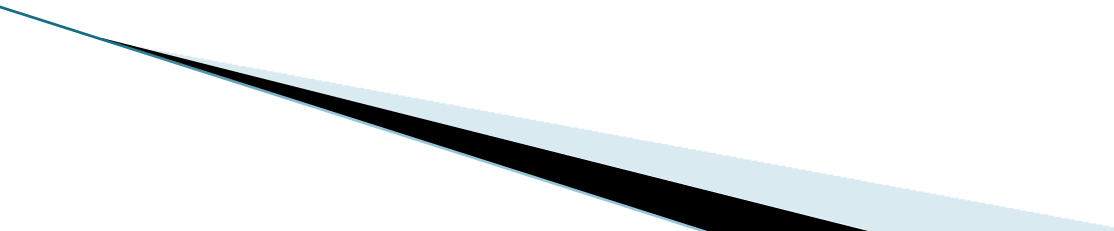
What Could They Do?

- ▶ At the same time as paying off cars they now start the 876 program and acquire 3 cash producing homes netting them \$1,500 per month
 - ▶ They borrow out \$75,000 out of polices to achieve this goal
 - ▶ They also acquire just one more property per year for 5 years totaling 11 properties
 - ▶ They now have 11 cash flowing pieces of real estate, free and clear everything else (besides personal residence)
 - ▶ They also have \$5,500 per month as their own private pension plan
- 

What Could They Do?

- ▶ Their principle has been guaranteed and they have been receiving growth and dividends inside those policies creating more wealth
 - ▶ They also each have large death benefits so when they pass away the family will receive more money in addition to the real estate
 - ▶ They still have 401's (if the government has not changed the rules and taken them) and hopefully they have had some growth in the stock market
- 

Strong Plan of Attack

- ▶ Everyone's different
 - ▶ Start from where you are and put this plan into action right away or build your financing policy over time
 - ▶ Get 100% self financed and be true to your own bank and pay back with interest
 - ▶ Use funds to acquire cash flowing real estate and make private loans to others
 - ▶ Repeat that wealth cycle again and again for massive tax free wealth
- 

Illustrations with Todd Avery

Todd Avery

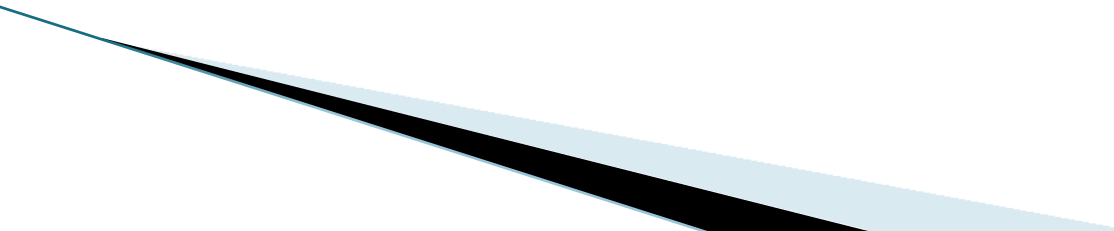
National Expert on Perpetual Financing

Over 15 years in the financing world

National Speaker on Perpetual Financing and
Private Pensions

National Trainer of Insurance agents on
Perpetual Financing type policies

Former COO for the largest privately held
mortgage brokerage in the country

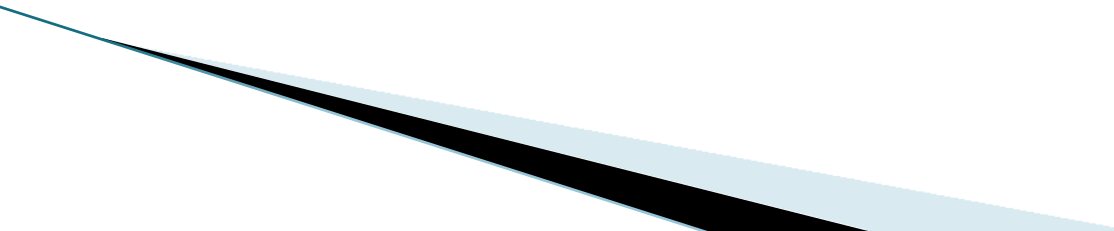


Illustrations of 876 Plan in Action


Borrowing out 100k out of policies and buying 4 single family homes to start and then using volume and velocity of money to acquire more cash producing assets

Show you 1 scenario

Split between monies from homes going half toward loan pay back and half toward Paid Up Additions



Illustrations of Using Income into the Policy

- ▶ Policy owner has funds already inside policy
 - ▶ Wants to really maximize his cash value
 - ▶ Begins to use policy as a “reverse line of credit”
 - ▶ Puts annual income into the policy and then borrows it out
 - ▶ Cash value grows extra every year even though all of the income was taken back out
 - ▶ Perfect marriage of cash flow and Perpetual Financing
- 

Contact Us to Get Started

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