



The Legacy Banking System

Ever wondered what financial tools large banks or businesses use to protect assets in the case of litigation or insolvency?

Are you looking for a way to get better yield with your liquid money the way large banks do in a tax efficient manner?

Do you want to have better tax efficiency with your money like the largest businesses have?

Or even the next step of cross border planning to invest your global assets in a prudent way?

By understanding international law and collaborating with multiple governments, Legacy Banking presents a compelling solution. With the highest level of international tax, legal and financial professionals by your side, our Legacy Banking Strategy will help you get:

- Asset protection, leverage and tax efficiency with your finances**
- A cash alternative to get better TAX FREE interest yield than bank savings interest which is taxed**
- Establish an IRS Code 770 account through stable mutually owned companies to create a properly structured High Cash Value policy from day one**
- Your own banking system to recapture interest usually given to the banks**
- A tax advantage financial tool to make better money decisions**

The RISKS and CONCERNS:



ISSUES AND CONCERNS

- Market volatility
- Tax risk
- Inflation
- "Run on bank" risk
- Creditor risk
- Personal retirement
- Altered SS income promise
- Long term care needs



There are a variety of factors threatening the high net worth's wealth. From investment risks, tax rate risk, decreased compensation and earnings, but coming at the top in this day and age needs to be creditor, asset protection and "run on the bank" risks. Thanks to the laws in many states that protect the cash value of life insurance policies, you can now be part of a solution to these exposures.

In many states, like Texas, Florida, New Mexico and Hawaii, life insurance is creditor-protected by statute --including in some cases, bankruptcy exemption statutes--to an unlimited dollar amount. Most states have specific guidelines and definitions as to how the policies are structured in terms of design, owners and beneficiaries.

CASH CHALLENGES:

Cash is at an all-time high. We have more wealth on the sidelines than ever before because of the current instability of both the stock market and real estate. In many cases, even for legally and financially sophisticated people, cash is unprotected and exposed to any source of creditor risk and/or liability.

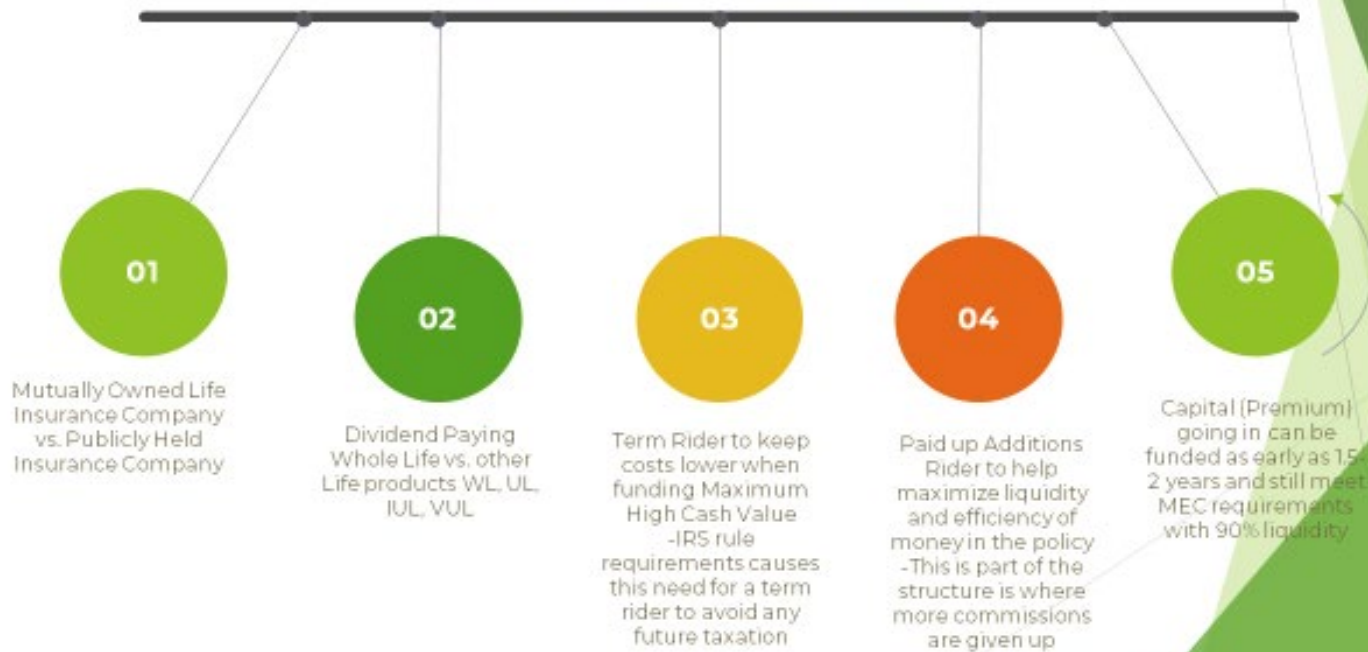
Bank solvency risk? Due to continuing losses incurred in the commercial real estate market, and now the sub-prime student and auto loans, hundreds of banks remain at risk of imminent failure. Due to the high cash clients are sitting on to have liquidity for opportunity, the possibility of relying on FDIC insurance limits are more than ever before. Yet, few have taken the time to spread accounts and balances out to be within the \$250,000 insurance limit the FDIC provides. Worse, I talked to a former FDIC Insurance examiner and president of a bank, and he believes the FDIC would actually be insolvent in the event of a major run on the banks.

CASH ALTERNATIVES:

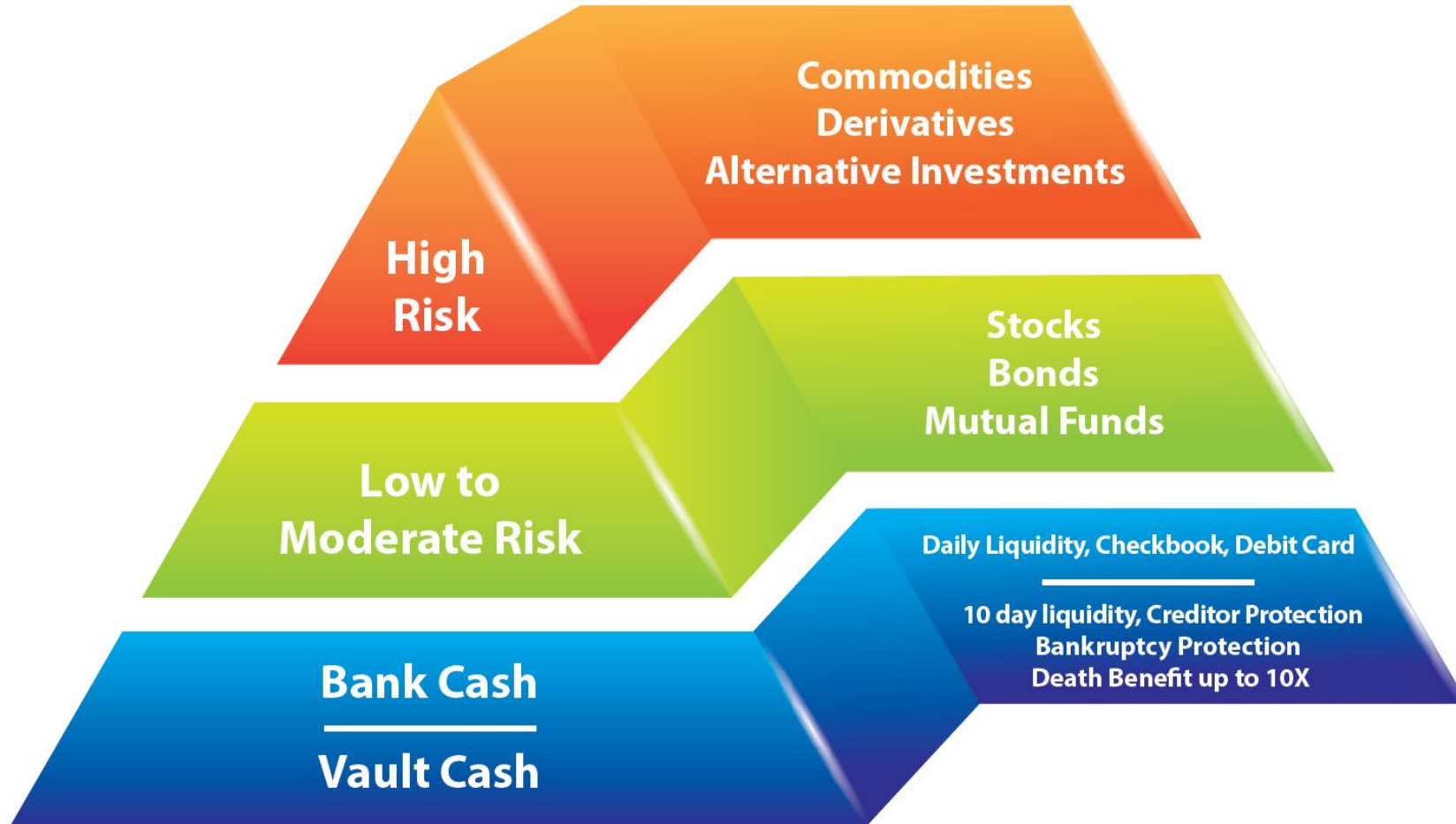
- High Cash Value from day one
- No surrender charges or lagging cash value
- A High Death Benefit to prove up the legitimate business purpose in a cost effective way
- Ability to access High Cash Value through policy loans and collateralization
- Ability to get uninterrupted TAX FREE interest growth while Cash Value is collateralized



PROPERLY STRUCTURED LIFE INSURANCE FOR BANKING PURPOSES



HIGH VALUE LOW RISK FACTOR:



The Legacy Banking Strategy is a financial tool to be one's Vault cash. It may take a couple days longer to access than the traditional bank but the value proposition is a **tax free** higher interest yield than the savings and cd's at the bank , creditor protection, bankruptcy protection. Lastly, leverage on cash not only when passing away but while you are living.

THE EXAMPLE OF A PROPERLY STRUCTURED LIFE POLICY FOR ASSET PROTECTION, LEVERAGE and TAX EFFICIENCY:

Insured: Valued Client

Male, Age 70, Standard Non-Tobacco
 Contract Premium Mode: Annual
 APPUA Premium Mode: Annual
 Policy Payment Period: 30 Years
 Initial Premium: \$4,000,000.00

Initial Base Face Amount: \$50,000
 Initial Flexible Protection Rider Face Amount: \$50,000
 Initial Total Face Amount: \$100,000
 Initial Dividend Option: Paid-Up Additions (PUAs)

Basic Ledger

Assumptions

Guaranteed: No Dividends

Values shown under these assumptions are based on the guarantees in your policy and assume no dividends.

Non-Guaranteed: Current Scale

Values shown under these assumptions are based on the guarantees in your policy, as well as any non-guaranteed dividends paid at the current scale.

Year	Age	Premium Breakdown				Guaranteed Assumptions			Non-Guaranteed Assumptions				
		Base Contract Premium	FPR Contract Premium	APPUA Premium	Total Premium	Total Cash Value	Increase In Total Cash Value	Total Death Benefit	Dividend	Total Cash Value	Increase In Total Cash Value	Total Death Benefit w/out Div	Total Death Benefit
1	71	3,426	1,996	3,994,579	4,000,000	3,684,875	3,684,875	5,938,169	92,856	3,777,731	3,777,731	5,938,169	6,031,025
2	72	3,426	1,996	0	5,422	3,776,749	91,874	5,941,199	99,411	3,971,242	193,511	6,089,577	6,188,988
3	73	3,426	1,996	0	5,422	3,868,310	91,561	5,944,158	106,662	4,173,978	202,736	6,247,669	6,354,331
4	74	3,426	1,996	0	5,422	3,959,243	90,933	5,947,050	114,284	4,386,074	212,095	6,413,235	6,527,519
5	75	3,426	1,996	0	5,422	4,049,740	90,497	5,949,878	122,393	4,608,306	222,233	6,586,526	6,708,919
6	76	3,426	1,996	0	5,422	4,139,752	90,012	5,952,646	131,369	4,841,581	233,275	6,767,940	6,899,310
7	77	3,426	1,996	0	5,422	4,229,267	89,516	5,955,356	140,856	5,086,495	244,914	6,958,402	7,099,257
8	78	3,426	1,996	0	5,422	4,317,771	88,503	5,958,011	150,619	5,342,810	256,315	7,158,279	7,308,898
9	79	3,426	1,996	0	5,422	4,404,611	86,840	5,960,614	161,276	5,610,683	267,873	7,367,628	7,528,904
10	80	3,426	1,996	0	5,422	4,489,151	84,540	5,963,167	172,751	5,890,151	279,468	7,587,370	7,760,121
11	81	3,426	1,996	0	5,422	4,571,228	82,076	5,965,675	184,874	6,181,656	291,505	7,818,319	8,003,193
12	82	3,426	1,996	0	5,422	4,650,323	79,096	5,968,139	197,929	6,485,378	303,722	8,061,044	8,258,973
13	83	3,426	1,996	0	5,422	4,726,880	76,557	5,970,563	211,411	6,802,275	316,896	8,316,501	8,527,912
14	84	3,426	1,996	0	5,422	4,800,962	74,082	5,972,950	225,672	7,133,156	330,882	8,584,961	8,810,633
15	85	3,426	1,996	0	5,422	4,872,301	71,339	5,975,301	241,034	7,478,669	345,513	8,867,137	9,108,171

YES, I want a business and/or family legacy feasibility study done on my assets and liabilities to see if I qualify with NEXUS and Health check.

SIGNATURE _____

DATE _____