

Thank You for Requesting Your Free, No-Obligation Bank On Yourself® Analysis!

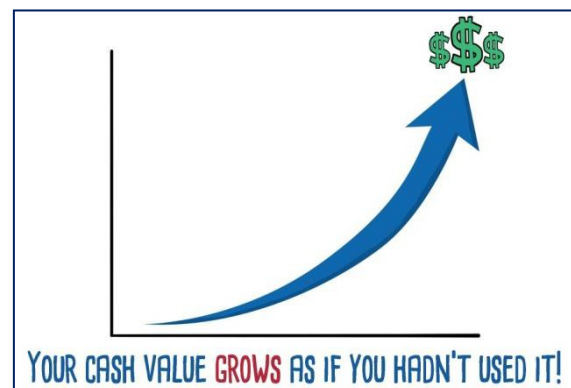
Now that you've taken this important step, you may want to find out exactly *how* you'll benefit from your Bank On Yourself Analysis. You might also be curious to know who I am and what makes me qualified to help you.

I've put together this welcome packet to answer those questions. I'm looking forward to providing you with your Bank On Yourself Analysis, which will show you how you could benefit from a Bank On Yourself plan—a supercharged dividend-paying whole life insurance policy, designed to maximize the advantages of this concept—tailored to **your** unique situation, goals, and dreams.

How Will You Benefit from Your Free Personalized Bank On Yourself Analysis?

Here's a partial list of what your Analysis may reveal. Grab a pen, look at this list, and put a check mark in front of the benefits you're most interested in:

- ① A snapshot of your current financial situation, and how much your financial picture could improve by incorporating Bank On Yourself into your financial plan
- ② **How to create a stream of income in retirement that can last as long as you do**, and how it could potentially be **tax-free** to you, under current tax law
- ③ How much you could **increase your lifetime wealth** by financing major purchases through a Bank On Yourself-type policy, rather than using the traditional methods of financing, leasing, or even directly paying cash for them
- ④ How Bank On Yourself could enable you to **become your own source of financing** for your cars, vacations, homes, college educations, business equipment, and other big-ticket items ... and **recapture interest you now pay** to banks, credit card and finance companies
- ⑤ Enjoy the peace of mind that comes with having a sizable safe and liquid rainy-day fund, with growth that has historically beaten savings and money market accounts
- ⑥ How your nest-egg could grow **safely and predictably** each and every year—even when stocks, real estate, and other investments tumble



© 2016 Hayward-Yellen 100 Ltd Partnership

John E Ensley, ChFC®
Bank On Yourself Professional®
Phone: 360-281-6495
Email: John@JEnsley.com

- ___ 7 The **guaranteed minimum value** of your policy on the day you plan to tap into it—and at *every* point along the way
- ___ 8 How soon you could borrow the equity in your Bank On Yourself policy, and how much money could be available for you to buy (or invest in) the things you want—**while your money continues growing as though you never touched a dime of it**

What Can a Bank On Yourself Authorized Advisor Like Me Do for You That Most Financial Advisors and Insurance Agents *Can't* Do?

I do not use (or believe in) the typical one-size-fits-all plans offered by so many financial advisors and insurance agents. Your financial future and security are **very** important to me, and I do **not** take that responsibility lightly!

Please keep in mind that only approximately 200 advisors in the US and Canada have completed the rigorous training program and continuing education required to qualify as Bank On Yourself Authorized Advisors. **Most**

advisors simply do not know how to correctly implement the Bank On Yourself strategy for you, although many will *tell* you they can. They just don't know what they don't know!



If your policy is structured incorrectly, or if the wrong company or product is used, your plan could grow *much* more slowly, lose its tax advantages, or **both**.

As a Bank On Yourself Authorized Advisor—a life insurance agent who has successfully completed rigorous advanced training in this concept, product, and method—here are some of the ways I can help you:

- ✓ Provide access to the companies and products most appropriate for the Bank On Yourself strategy. Only a handful of companies offer a dividend-paying whole life insurance policy that also has *all* the other features needed for maximum flexibility and growth.

- ✓ Structure your policy to include the riders that “turbo-charge” your policy, **maximizing both your cash value and death benefit over time**. Many advisors have never even heard of these riders, and even if they *are* aware of them, they may not tell you about them, because including these riders reduces their commission by up to 70%.

*John E Ensley, ChFC®
Bank On Yourself Professional®
Phone: 360-281-6495
Email: John@JEnsley.com*

✓ Conduct regular Wealth Maximization Reviews, and advise you on critical issues such as whether and when to borrow against the equity in your plan, how and when to pay loans back—and **how to make sure the income you take in retirement has little or no income tax due.** Many advisors simply do **not** understand how this works.

✓ I'll show you ways you may be able to restructure your finances to free up seed money to fund your plan, sometimes with **no** additional out-of-pocket cost to you. (My clients are frequently **pleasantly surprised** at how much money we've been able to find to help them achieve their financial goals, while reducing or eliminating debt at the same time!)

In addition, I often work with clients by phone, email, and by sharing my computer screen. Many people say they enjoy the convenience and efficiency of working “virtually” with me, while eliminating the time normally spent traveling to and from in-person meetings.

Are There Any Costs or Fees Involved to Prepare Your Analysis and Design and Implement Your Policy?



There is **no cost or obligation** to receive your Bank On Yourself Analysis. If you like what you see and want to implement a Bank On Yourself policy designed to help you achieve your financial goals and dreams, and we do not charge a fee to design or help you implement it.

We receive a commission from the insurance company—and it is **typically 50-70% lower** than if your policy was designed the traditional way.

What's important to understand is that *all* expenses, including the cost of insurance and commissions, **will have already been deducted** in the Analysis I provide you, which means your

Analysis will reveal the **bottom-line numbers and results** you could achieve by adding Bank On Yourself to your financial plan.

Much like buying a TV or a couch, the costs of manufacturing and sales are **already** included in the price—or in the premium, in the case of a Bank On Yourself policy. That's *very* different from mutual funds, investment accounts, 401(k)s and IRAs, where the fees are added on every year and compound *against* you.

In fact, if you were to contribute the same amount to a 401(k), IRA or investment account as you might to a Bank On Yourself plan every year, you could easily pay **10 times more in fees** than you would in a properly structured Bank On Yourself plan over the next 30 years.

John E Ensley, ChFC®
Bank On Yourself Professional®
Phone: 360-281-6495
Email: John@JEnsley.com

Why People Say They Love Bank On Yourself

See more at BankOnYourself.com/reviews

“I’ve used the Bank On Yourself method since 2004 and now have six policies. We’ve used them to finance our RV, home renovations, vacations, and unexpected expenses. In the process, we’re growing wealth safely and securely for retirement—wealth that we can access when and how we want, with no taxes due on it.”

— *Dr. Thomas Hesch, Albuquerque, NM, Dentist*

The Proven Safe Wealth-Building Strategy That’s Never Had a Losing Year—in Over 160 Years

The Bank On Yourself method is the subject of two *New York Times* best-selling books. It’s been featured on every major TV and radio network, and in *thousands* of major publications and websites, such as the Associated Press, Fox News, Bloomberg Businessweek, and AARP.

Bank On Yourself is based on a supercharged variation of an asset that’s **never** had a losing year in over 160 years (including during the Great Depression and Great Recession) and has stood the test of time.

“I did all the right things I was taught to do since age 10—setting goals, having a budget system, maxing out my 401(k), and having my home paid off by age 45. I had met all my goals but one—being able to retire at a specific age with a specific amount of money, so I was determined to find a better way. Bank On Yourself is everything that was promised and more.”

— *Derek Logan, Simpsonville, SC, Corporate Controller*

“My family is secure in the knowledge that our funds are backed by a proven 160-year-old strategy. Bank On Yourself helped us purchase two new family vehicles. We’re paying ourselves back and continue to see our policies grow every year. We’re also using Bank On Yourself to help pay for college expenses for our two children.”

— *Glyn Milburn, Los Angeles, CA, Former NFL Player and Entrepreneur*

“When I first heard about Bank On Yourself, I thought it was another investment scheme and almost didn’t look into it. I’m glad I overcame my concerns—it’s now the pillar in our financial plan. I hope you also overcome your concerns and find financial independence so you can enjoy life on your terms.”

— *Robert Chambers, Jr., Carmel, CA, Retired Naval Commander*

“I started my first Bank On Yourself plan in 2004 and I know my money is safe and growing at a predictable rate in every economy. I’ve used my policies to finance so many things—a car, dream vacation, and to pay off some business debt. I recommend Bank On Yourself to anyone looking for a safe place to grow their wealth, while still having access to it without penalty.”

— *Rose Hillbrand, Columbus, OH, Director of Sales and Marketing*

*John E Ensley, ChFC®
Bank On Yourself Professional®
Phone: 360-281-6495
Email: John@JEnsley.com*



So, who is this John Ensley character anyway? Well, here's the short version...

I served in the U.S. Army nearly three decades ago now out of a desire to serve and defend the American ideals of freedom, liberty and opportunity (Ok, I must admit, at 18 years old, I also wanted to jump out of airplanes and blow things up, like Rambo!)

I believe my passion for the work I do in my financial planning practice today is driven from the same desire to serve and defend those same ideals. I love helping my clients seize more and greater opportunities and move ever closer to financial security and freedom, without taking unnecessary risks.

I have been a Bank On Yourself Professional® and licensed Life Insurance and Annuity agent since 2012. I obtained securities licensing in 2020 passing the rigorous "series 65" exam to become an Investment Adviser Representative. In 2021 I earned the coveted Chartered Financial Consultant (ChFC®) designation from the American College of Financial Services.

On the personal front, I'm married to the love of my life, Amber, and we (including our little schnoodle Mazie) split our time between the Pacific Northwest in summer and La Paz, Mexico in winter, utilizing some amazing technology to operate the practice "virtually." I'm also a Dad, a Grandpa, a U.S. Army Veteran, a licensed sailboat captain and certified sailing instructor (and wannabe wing foiler!)

I am so fortunate to get up and go to work every day in a business I absolutely love, doing work that truly matters, helping American families achieve financial security without taking unnecessary risks.

It is my great honor to serve you! Please feel free to reach out to me directly by email at John@jensley.com or by phone at **360-281-6495**, any time!

7720 NE HWY 99 D624, Vancouver, WA 98665
360-281-6495, John@Jensley.com, www.Jensley.com

State Insurance Licenses:

WA – 804523 | OR – 789125 | CA – 0L13147 | HI – 477131 | CO – 408079 | ID – 637736 | MT – 3000169948 | NV – 3269141 | TX – 2413789 |

Check the background of your financial professional on FINRA's [Broker Check](#) site – John Ensley or CRD # 7220669

Asset management and investment Advisory Services offered through Guardian Pointe Private Wealth Management LLC., a SEC Registered Investment Advisor Firm. Headquartered at 1024 E. Grand River Ave Brighton, Michigan 48116 / Toll Free 844-944-1044. John Ensley is an Investment Advisor Representative of Guardian Pointe Private Wealth Management LLC. J-Ensley Financial LLC and Guardian Pointe Private Wealth Management LLC. are separate entities and are not affiliated.

