

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

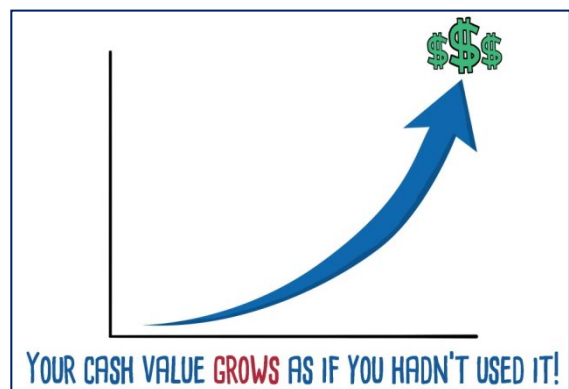
Now that you've taken this important step, you may want to find out exactly *how* you'll benefit from your Bank On Yourself Analysis. You might also be curious to know who I am and what makes me qualified to help you.

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:

- ❶ A snapshot of your current financial situation, and how much your financial picture could improve by incorporating Bank On Yourself into your financial plan
- ❷ **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
- ❸ 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
- ❹ 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
- ❺ 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



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- ___ ⑥ How your nest-egg could grow **safely and predictably** each and **every** year—even when stocks, real estate, and other investments tumble.
- ___ 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:

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✓ 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%.

✓ 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

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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.

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Who is John Ensley?

And How Will You Benefit by Working with John?

John Ensley, President of J-Ensley Financial, has helped his clients grow their wealth **without** the risk or volatility of stocks, real estate, and other traditional investments.

John helps his clients take control of their finances and reach their financial goals and dreams without taking unnecessary risks. That's why John's clients think of him as their "secret weapon," helping them build and safeguard their wealth.

John is one of only 200 life insurance agents in the country who have successfully completed the rigorous training program and continuing education requirements to become Bank On Yourself Professionals. John also holds a Chartered Financial Consultant® (ChFC®) designation and is an investment adviser representative.



John E Ensley
Bank On Yourself Professional®

John lives in the Shelton, WA area and when he's not working, you may find him on a sailboat somewhere around the Puget Sound, although preferably not at the same time!

In order to provide his clients the level of service he believes they expect and deserve, John accepts only a small number of new clients each month who are committed to achieving lifetime financial security.

J-Ensley Financial's Mission: "We help our clients achieve their short-term and long-term personal and financial goals and dreams—safely, predictably, and without the risk or worry of traditional investing and retirement planning methods."

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