

Here's A Story You Can Relate To

"C'mere! And hurry," I heard my husband Larry shout from his den.

I rushed over there, anxious to see what had upset him so much.

"You won't believe this!" Larry said as I dashed in. He was pointing at his computer, as if he'd seen a ghost.

"We lost more than \$6,700.00 in our retirement plan today," Larry yelled, even though I was standing only two feet from him now.

"That's over \$6,700 we lost in just ONE day!"

"Hey! You're not even supposed to be looking at our account balance," I chided him, not the sympathetic response he was surely expecting. "Remember, we agreed that we'd only look at it once a month, when the statement comes. Why are you torturing yourself by looking at it now?"

"I couldn't help it," he said and added, "I went in to make the trade we talked about and this page popped up showing today's activity in our mutual funds," Larry said, defending his actions.

"And seeing that bothers you because..." I paused waiting for his reply.

"Well, why do you think!?" Larry almost yelled, as though I were hard of hearing or dimwitted. "We're losing our shirt in this plan

- it's down 25% in the last year and a half. Do you realize that now we need a 33% gain to get back to where we were? And to make matters worse, the value of our home is down about 22%. We've only got 10 years left 'til retirement and we can't afford these kinds of losses now. Besides, we work so hard for our money, it really upsets me to watch it vanish like this."

Larry was obviously frustrated with me for not sharing his concern.

"Don't move," I said. "I'll be right back. I want to show you something."

I returned quickly with a file folder bulging with the most recent annual statements from the 18 Bank On Yourself plans that we've started over the last 16 years. I opened the file, plopped it on Larry's desk and pointed to the first statement.

"This is our oldest Bank On Yourself plan - the one we started 16 years ago," I said, as he examined the statement. "Look at this,"

I said pointing. "It went up last year by more than two and a half times what we put into it."

Showing him another page, I continued, "And look at this. We ALREADY know that plan is going to go up this year by even more than it did last year, even if the bottom falls out of the stock and real estate markets. And when it REALLY counts, in nine years, the year I turn 64, even though we're not increasing our annual contribution, this plan will increase by something close to FIVE times the amount we put in that year."

Larry's expression quickly changed. "I need to look at these statements more often, to remind myself that Bank On Yourself plans just get better and better every year," he said.

"Well, don't forget we have 18 of these Bank On Yourself plans now and ALL of 'em had an increase last year, and every one of them are going to increase again this year, and the year after, and the year after that..." I said as I thumbed through the statements, pointing out to Larry how much each had increased over the last year, between the guaranteed minimum annual increase and the dividends every single one of them had also received.

As Larry shuffled through the pile of "good news," he began to relax and started smiling as he said, "Okay, okay. I feel rich now. I just freaked out when I saw that our mutual funds had taken another big loss."

Over the years, Larry and I have put more and more of our assets into Bank On Yourself plans, as we became more and more convinced that Bank On Yourself makes more sense - and gives us far more predictability and peace of mind - than any other financial vehicles or methods we've used over the years to try to grow a nest-egg.

Bank On Yourself is truly the most powerful financial security blanket we've ever come across.

It's not just us who've come to feel this way, though. Last week, a subscriber to this newsletter who started a second Bank On Yourself plan about four years ago sent me this email...

"In the last few months, I've lost more in my 401(k) plan than I contributed to it all last year. We're in one of the real estate markets that had crazy growth, so it's no surprise our home has now lost almost 40% of its inflated value. I really do wish I'd put more into my Bank On Yourself plans. If it weren't for those plans, we'd be like all our friends and co-workers, wondering if and when we'd ever be able to retire. Thank you again for opening our eyes to this."

This is an excerpt from Pamela Yellen's April email newsletter. I felt that it was very important to show you this story given what is going on at the moment in the markets.

We have been conditioned by investment advisors and gurus to think we must accept risk if we are to make our money grow. I used to think so, too, until I really understood exactly how the BOY concept works.

BOY offers you a way to grow your wealth **without** risk and at the same time recapture the interest you would have earned on money used to pay cash for large purchases or paid out to lenders. Best of all, the cost of the item you purchased is recaptured.

Do you want to know more or see a copy of Pamela's entire April newsletter? Email us or call today while it is fresh in your mind.

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ALAN J. ECKSTRAND, CLU, ChFC, CRPC
ALAN J. ECKSTRAND, LLC
977 EAST MAIN ST, SUITE 2
TORRINGTON, CT 06790
PHONE: (860) 496-1941
TOLL FREE: (866) 496-4677
FAX: (860) 496-4677
Email: alan@thefinancefixer.com
Website: www.thefinancefixer.com**