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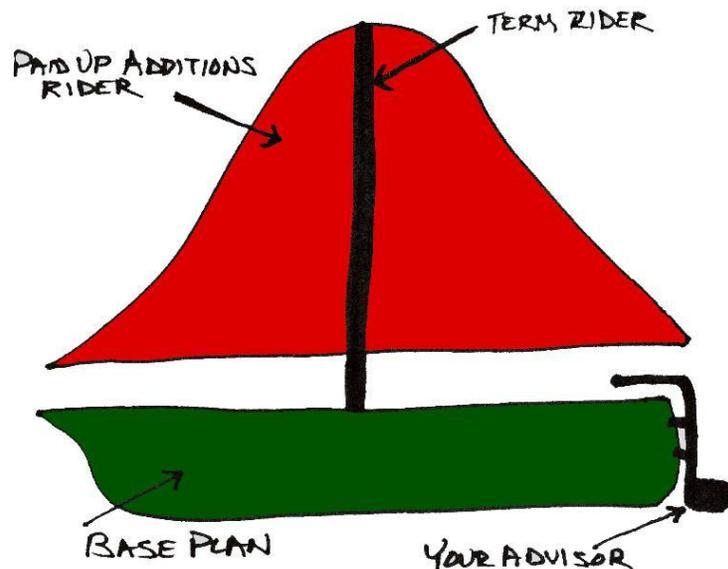
## BANK ON YOURSELF



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We hope you enjoy the new, easy to read, format of our monthly newsletter. Please feel free to contact us with some topics that you may want to see covered within our newsletters.

## Spotlight



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# " The Sailboat "

We are always looking for better ways to accurately describe how BOY works in simple and easy to understand terms. At this year's national conference we were treated to a presentation on "**The Sailboat**", a nice simple and accurate way to teach people how BOY works.

*Let's begin...*

Notice that I have labeled and color coded each part of the sailboat to reflect the corresponding component of BOY.

*Let's go over each part individually...*

We have the boat itself, colored in *green*, which represents the base whole life plan used in a BOY program.

We have the mast towering above the boat, which is *black*, representing the term rider on the base whole life plan that is added to a BOY plan to create more room for paid up additions.

We have the sail of the boat, *red* in color, that represents the paid up additions rider, where rapid cash accumulation takes place on monies put there.

And last, but not least, we have the rudder of the boat, which is *black*, that represents your advisor who helps you chart the proper course for your BOY program.

*A few basics...*

The potential speed of the sailboat is based on

the potential size of the sail.

The sail can only be as big as the mast will let it.

However, the mast must be sized to the boat. Too tall a mast on too small a boat will result in the boat tipping over. Too small a mast will slow the boat way down.

The sail can be raised and lowered to fit the conditions the boat is currently operating in. For example, when a windfall occurs, the sail can be raised to be able to hold the windfall. When hard times occur the sail can be lowered to reflect a lowering of payments into the plan.

*When I put together a BOY plan design for someone I am thinking about several things at once.*

- The potential size of the sail given the situation the person is in
- How tall the mast must be to hold the required size of the sail
- The size of the boat in relation to the mast. I don't want to slow down the boat and I certainly don't want to design it so it capsizes either.

I hope this short explanation will help you better understand how your plan was built and how it works.

*As always, if you have questions or concerns please email or call toll free 866-496-4677.*

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## Greg's Money Tip . . .

You can not watch T.V. without being bombarded with information about the *Global Financial Turmoil*.

There has been a frantic rush to put money in safe havens like cash or cash equivalents. If you are looking for a safe haven . . . *consider maximizing your Bank On Yourself plan or start another plan.*

*Remember your money is always moving forward in a very safe environment in your plan(s).*

## On Debbie's Dime . . .



**Don't throw the baby out with the bath water:  
You can still own a Bank on Yourself plan even if  
you are not insurable!**

. . . . .

Unfortunately, not everyone is able to qualify for the

life insurance benefit of BOY.

However, that doesn't mean you can't own a Bank on Yourself policy.

**You can use your spouse, kids, or even a business partner as the insured!**

One very nice lady recently called about BOY. She took the time to read and learn about it and did all the legwork. After gathering all the facts, I found out that she would not be able to qualify for the life insurance, but her husband could. I told her how I thought the plan could be written with him as the insured.

**Because she would be the owner, she would still have 100% control of it.**

I presented a plan to her that would have provided significant guaranteed retirement income as well as give her the ability to finance her lifestyle using BOY.

Excitedly, she explained it all to her husband. However, he was uncooperative about doing the paramedic exam needed for qualifying for the life insurance.

**Yet, he was the one who asked her to look into BOY in the first place!**

**Well, I guess that's men for you...**

I explained how she still could have used her healthy adult children as the insureds on the plan instead of her husband. I guess this ordeal with her husband was too much for her. She threw the plan out the window, along with a safe retirement option.

What a shame!  
I really feel bad about this.

*Until next month . . . remember that change starts on your dime!*

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*Don't hesitate to call us for more information  
@ 860-496-1941.*

*We are happy to help!*

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