

BANK ON YOURSELF

Alan J. Eckstrand, LLC Newsletter

**November / December
2010
NEWSLETTER**

Office of:
Alan J. Eckstrand, LLC
977 East Main Street
Suite 2
Torrington, CT 06790

Phone
860-496-1941

Toll Free #
866-496-4677

FAX #
860-496-4677

Alan Eckstrand, LLC
CLU, ChFC

Gregory M. Kay,
CEP

-- Email Us --

alan@thefinancefixer.com

greg@thefinancefixer.com

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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.

\$3,353,289.05

This is the total of premiums all of you (*and me*) have paid into our BOY plans so far this year as of 11-30-10.

So what's the big deal?

Can you imagine the financial power we created by stashing away over \$3 million dollars into the 200 or so BOY plans created by our group!

These plans are now storing millions of dollars of wealth for us!

- It happened automatically.
- We didn't have to pick the correct stock or fund.
- We didn't have to worry about losing money.

I don't have the exact number, but my educated guess would be that about 75% of that \$3.3 million showed up in your cash values this year. When you add in annual dividends and guaranteed cash value increases for the plans over a year old, the number now becomes mind boggling.

Best of all, more of you are now taking full advantage of the increasing ability to self finance your home improvements, cars, vacations and children's college expenses, etc.

A not so small group of you took advantage of the ability to reduce and even skip premium payments (even while doing additional policy loans!) this year to help weather severe financial storms that would have bankrupted many people.

I am especially pleased that BOY being your financial safety net.

Now you know why I do this work.

Words cannot describe the great feeling I get when you guys start turning things around financially and begin to finance your own purchases and recapture what you spent.



I get more excited every year as I see you doing more and more self financing and creating more and more wealth.

I have never been more confident that BOY will help you attain the financial security that you want for your future.

As we close the books on 2010 and enter 2011 I want to thank you so much for working with me. It is a distinct pleasure serving all of you. I am confident the best is yet to come.

Happy Hanukah! Merry Christmas! Happy New Year!

**Our Holiday Dinner
December 18th at La Trattoria Restaurant, Avon, CT**

Every year I take the gang out for a soup to nuts dinner during the holiday season to show my appreciation for all they do during the year. We wanted to put in a couple of pictures from our terrific get together this year.

Of course, none of this would have been possible without you, our valued clients and friends. All of us are very much aware of this and wish to thank you for the pleasure of working with you. Please accept our thanks and best wishes for the rest of the holiday season and the coming New Year.



From left to right starting with the back row:
Shirley Lincoln (our bookkeeper), Greg Kay, Debbie Wilder, Lisa Basso, Gail Embrey, Alan Eckstrand and Eileen Embrey



This picture includes all the spouses. Starting from the back row left we have Bob Lincoln with Shirley, Kathleen Kay with Greg, Gail, Lisa, Drew Wilder with Debbie, Marie Eckstrand with Alan and Dave Embrey (Gail's son) with Eileen (Gail's daughter in law). David and Eileen's son, Matthew took this picture.

Great job, Matt! Would you believe he is 7 years old!



Greg's Money Tip:

If you are having more money deducted for Federal taxes than is necessary so you can get a tax refund, have less money deducted and redirect this extra money into your PUA Rider in your **Bank On Yourself Plan.**

. . . That is really optimizing your money . . .