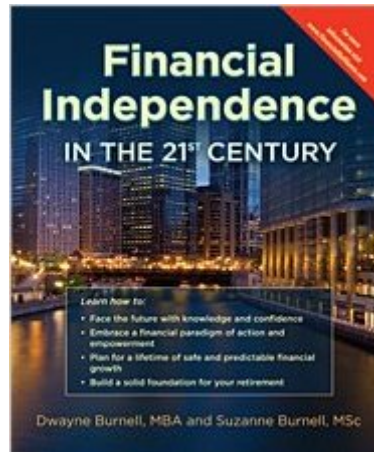


The book was found

Financial Independence In The 21st Century.



Synopsis

We hear the same financial advice recycled time and time again: put your money in a 401(k), pay off your house and hope for the best. What if there is a better way to manage your money and your future other than hoping your money will grow in an unpredictable market? This book opens you to new financial possibilities. You can set yourself on a different financial path-one that enables you to reach a level of financial security, control and independence you might never have thought possible. Begin the journey now. An exciting future awaits. Learn how to: - Face the future with knowledge and confidence - Embrace a financial paradigm of action and empowerment - Plan for a lifetime of safe and predictable financial growth - Build a solid foundation for your retirement

Book Information

Paperback: 192 pages

Publisher: FinancialBallGame (2012)

Language: English

ISBN-10: 0984133542

ISBN-13: 978-0984133543

ASIN: B01FIW7PX4

Package Dimensions: 9.4 x 7.5 x 0.7 inches

Shipping Weight: 1.2 pounds

Average Customer Review: 4.7 out of 5 stars 88 customer reviews

Best Sellers Rank: #261,192 in Books (See Top 100 in Books) #26 in Books > Business & Money > Insurance > Life #276 in Books > Business & Money > Personal Finance > Retirement Planning

Customer Reviews

We hear the same financial advice recycled time and time again: put your money in a 401(k), pay off your house and hope for the best. What if there is a better way to manage your money and your future other than hoping your money will grow in an unpredictable market? This book opens you to new financial possibilities. You can set yourself on a different financial path-one that enables you to reach a level of financial security, control and independence you might never have thought possible. Begin the journey now. An exciting future awaits. Learn how to: - Face the future with knowledge and confidence - Embrace a financial paradigm of action and empowerment - Plan for a lifetime of safe and predictable financial growth - Build a solid foundation for your retirement

I first heard about the Infinite Banking Concept (perhaps the best known of the idea's many names) from a newsletter solicitation a year or two ago, and then another and another, but all were full of hype so I steered clear. When I received the latest one a few weeks ago, I finally succumbed to the newsletter, primarily out of curiosity. And, yes, that report was chock full of hype, too. So I googled the concept to see if I could find any solid info and a number of books popped up. When I read excerpts (on of course) from Nelson Nash's first book, "Becoming Your Own Banker" it didn't impress me as being particularly well written. And then I came upon Dwayne and Suzanne Burnell's latest, "Financial Independence in the 21st Century", read many excerpts and wanted to learn more. And so I did, in spades! This book is very well written, illustrated with excellent charts, and perfectly organized to make the whole concept very clear and easy to understand. And with no hype whatsoever - exciting to read, yes, and with results in the case studies that are hard to believe sometimes (because they work so well!) but no hype. It puts the utilization of life insurance, when properly customized by someone who really knows what they're doing, in a whole new, much more positive light than I had ever imagined. I'm now too old, no doubt, to benefit from this concept in nearly as significantly as I would have had I started decades ago. Having spent most of my career in various financial services, including investments and insurance, I can honestly say that I would have been considerably better off today had I been made aware of and adhered to this very solid concept. I want my kids to read this extremely worthwhile book which I know, if followed with discipline, will put their financial future on a much more solid path, in so many ways.

This has been one of the best books to explain the infinite banking process, that is counter-intuitive to what we have been taught to believe. If you truly want to learn about a system that will help you understand the financial world and make better choices, then this is the book to read.

I have read 10+ books on the infinite banking-bank on yourself concept of using cash value whole life insurance as an option to diversify your investments and secure your financial future. This book is by far the most comprehensive, clear, and concise explanation of the financial concept of any I have read. It also clearly describes some of the misconceptions and shortfalls of today's more accepted investment philosophy. I think those readers who read this book will learn to think outside the box and get a clearer understanding of steps that can be taken to secure their financial future.

I just finished reading this book. It is an eye-opener and definitely shows other options to plan for retirement utilizing a properly constructed whole life insurance policy.. I have read several of these

books and what I can not seem to understand is how the life insurance company is making money. I calculated the entire investment made by the policy holder and the money they were to be paid out and most examples given in this book are at least double what the policy holder paid. How can the insurance company stay in business if pays policy holders double what they paid in premiums? This isn't making mathematical sense to me. Perhaps some one can enlighten me?

Anyone looking to buy life insurance must read this book. It demonstrates how your whole life policy can be structured to make it operate like a bank. Once you have accumulated a nominal cash value, you can use the insurance policy just like a bank. The only thing you will ever need a bank for is to have the convenience of a checking account and the use of credit and debit cards be advised that very few agents will sell the policy structured properly. The proper structure substantially reduces the agent's commissions. The policy's tax free status makes it even more desirable. Dick Stanley
Registered Investment Advisor

I had already read Nelson Nash's book - so wasn't too much new but better examples of how it worked - and a bit more detail on commissions made. Stressed the need to be sure your insurance agent is familiar with the product - not just any ol' whole life policy will work to be able to borrow on cash available. Very easy to understand from author's point of view - and explained thoroughly.

Upon reading the introduction of Financial Independence in the 21st Century I instinctively knew that I was in for a wonderful experience. The book is superbly written with insight & clarity into the Circle of Wealth Strategy. The case studies give real life meaning to action plans that transform the analytics into financial & personal benefits. I was compelled to read it a 2nd time & send copies to family & friends. Bravo to the Authors, Dwayne & Suzanne Burnell
Bob Stanton, AAMS LLC
Pittsburgh, PA

Dwayne Burnell's second book on the Infinite Banking Concepts, does an excellent job of expanding upon the use of dividend paying whole life insurance as a cornerstone to an effective financial plan. The cases studies provided show how the Infinite Banking Concepts is an exception tool that have wide applications for use in a variety of financial situations including debt reduction, paying for children's educations, vehicle financing and retirement planning. I believe this book has value for everyone, regardless of age or situation.

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