

WHOLE LIFE INSURANCE (PAR Whole Life)

Your money. Growing. Yours to use — 90% liquid after just 30 days.

What Is Whole Life Insurance?

Whole life insurance is like buying a house instead of renting. Term life is renting — you're covered while you pay, but when it ends, you walk away with nothing. **Whole life is different.** You own it. It builds value over time. And it lasts your entire life — not just 20 or 30 years.

Every month you pay a premium, part of it goes toward your death benefit and part goes into something called **cash value** — like a savings account inside your policy that grows every single year, guaranteed.

What Does 'PAR' Mean?

PAR stands for Participating. It means your policy participates in the insurance company's profits. When the company does well, they share a portion of those profits with you as **dividends** — extra money added to your policy's value every year.

Some of the biggest mutual insurance companies have paid dividends *every single year for over 100 years* — through World Wars, the Great Depression, the 2008 crash, and COVID. That's a track record most investments can't touch.

WHAT YOUR WHOLE LIFE POLICY DOES FOR YOU

- ✓ Death benefit — your family is protected, no matter when you pass
- ✓ Cash value growth — guaranteed, every year, tax-deferred
- ✓ Dividends (PAR) — extra growth when the company profits
- ✓ 90% of cash value is accessible after just 30 days
- ✓ Borrow against it — no credit check, no application, no taxes owed
- ✓ Never goes down — even in a market crash, your value is protected

Wait — 90% Liquid After 30 Days?

Yes. One of the most powerful things about whole life is that your cash value is **accessible almost immediately**. After about 30 days, you can typically borrow up to **90% of your accumulated cash value** — no banks, no approval process, no credit score needed.

Here's the best part: when you borrow from your policy, **the full cash value keeps growing** as if you never touched it. You're borrowing from the insurance company using your policy as collateral — your money never actually leaves.

Think of it like a magic wallet. You pull \$10,000 out — and the wallet still shows \$10,000 inside. You pay it back whenever you want, at low interest, on your own schedule. That's what borrowing against whole life feels like.

Real Life Stories — The Ones That Changed Everything

■ Walt Disney — Built Disneyland With His Life Insurance

In the early 1950s, Walt Disney had a dream: build the world's first theme park. Banks laughed at him. His own brother Roy said it was a bad idea. Every financial institution turned him down flat — they thought a 'fantasy amusement park' was a guaranteed flop. But Walt had a secret weapon: his whole life insurance policy. He borrowed against his policy's cash value to fund the early development of Disneyland. That loan helped him get the project off the ground. Disneyland opened on July 17, 1955 — and the rest is history. Today the Disney empire is worth hundreds of billions of dollars. It all started with a life insurance loan. Walt didn't need a bank's permission. He used the money he had been quietly building for years — inside his own policy.

■ Ray Kroc & McDonald's — Business Capital From Life Insurance

Ray Kroc, the man who turned McDonald's into a global empire, used life insurance cash value as part of his financing strategy during the early growth years. When banks were reluctant to lend to a burger franchise, life insurance policies provided flexible capital that didn't require a committee vote or a credit review. Kroc understood what wealthy families have known for generations: your life insurance policy is a private bank you control.

■■■ The Smith Family — Generational Wealth, One Policy at a Time

Robert Smith purchased a PAR whole life policy at age 32 for \$200,000. By 55, his cash value had grown to over \$180,000 — completely guaranteed, untouched by stock market crashes. He borrowed \$60,000 to help his daughter start a small business. The policy kept growing as if he never borrowed a dime. He paid back the loan on his own timeline. When Robert passed at 78, his family received the full \$200,000 death benefit — plus dividends had grown it to \$340,000. He built generational wealth quietly, steadily, for 46 years.

■ Big Mike — Keeping the Wheels Turning

Mike had been an owner-operator trucker in Tennessee for 22 years. His rig was his livelihood — but it was also his biggest financial vulnerability. When his transmission blew on I-40 outside Memphis, the repair bill came to \$18,500. No bank would give him a short-term loan fast enough. Freight doesn't wait, and every day his truck sat in a shop was a day he wasn't earning. What Mike had was a PAR whole life policy he'd been paying into since he was 34. By 51, his cash value had quietly grown to \$47,000. He called his insurance agent on a Tuesday. By Thursday, \$20,000 was in his account — no application, no credit check, no committee. His rig was back on the road by Friday morning. Mike paid the loan back over 14 months at his own pace, on his own schedule. The whole time, his policy kept growing as if he'd never touched it. He says: 'Every trucker I know is one breakdown away from losing everything. My policy is my roadside assistance for life. I don't leave home without it.'

How Your Cash Value Grows Over Time

YEAR	CASH VALUE	BORROWABLE (90%)
Year 1	~\$2,400	~\$2,160
Year 5	~\$18,000	~\$16,200
Year 10	~\$45,000	~\$40,500
Year 20	~\$120,000	~\$108,000
Year 30	~\$240,000	~\$216,000

**Illustrative example only. Actual values vary by policy, carrier, and dividends paid.*

What Do People Actually Use It For?

REAL WAYS PEOPLE USE THEIR CASH VALUE

- ✓ Fund a business without going to a bank
- ✓ Pay for a child's college — and pay yourself back
- ✓ Cover emergencies without touching retirement savings
- ✓ Supplement retirement income tax-free
- ✓ Care for aging parents without draining savings
- ✓ Leave a legacy — guaranteed money for your kids and grandkids

Whole life isn't just insurance. It's your private bank.

Want to see how much cash value you could build? Ask us to run your numbers.

Illustrative examples only. Policy values depend on carrier, age, health, and dividend performance. Speak with a licensed professional for a personalized illustration.