PERENNIAL WEALTH CONCEPTS
family financing solutions

DEFENDING YOUR WEALTH:

5 Tactics for Americans to Protect Their Finances from Institutional Theft

INTRODUCTION:

To achieve financial success, you need a solid plan. Think of it as building a strong defense against life's challenges. This plan, made up of five key steps, starts with something called the "Freedom Asset," which is like the foundation of your wealth. It also involves turning any money you owe into something that helps you grow. This way, you can make the most of your money. Finally, it's about making sure your hard-earned money benefits your family for years to come. In this guide, we'll look at each of these steps in detail, showing you the strategies and wisdom to secure a prosperous future.

#1 FORGE A DOMINANT DEFENSE

Imagine your wealth as a grand castle, a representation of your financial wealth. But for most of us, we were never taught how to protect it properly. Without strong defenses, your financial castle is vulnerable. So, we need to take some smart steps to keep it safe. This involves managing your money wisely to give it better protection against unexpected problems. And the best part is, it won't cost you much, if anything extra. Here are 3 areas that should have a solid defense:

1. **Protect What Matters Most (Liability)**
2. **Unexpected Events (Disability Insurance)**
3. **Income Replacement/Interruption (Life Insurance**

#2 ESTABLISH THE FREEDOM ASSET

We live in a world that is inundated with taxes. What if I told you there was a versatile asset where you could warehouse your capital that predates the IRS? The Freedom Asset gives us control and liquidity of our money, with guaranteed growth and access to our dollars. The growth is tax-free and uninterrupted, whether you are simply storing it or leveraging it for large purchases or investments! Imagine your wealth multiplying in various investments simultaneously through the power of leverage, much like a well-constructed castle - the towers, walls, and gardens all flourish and grow in unison. Your money remains private and protected, ultimately resulting in income tax-free inheritance. Moreover, The Freedom Asset provides up to 15 financial benefits that can strengthen your financial portfolio. Here are 3 of those benefits:

1. **Guaranteed Controlled Liquidity**
2. **Tax-Free Access**
3. **Uninterrupted Growth**

#3 TURN OUTSIDE DEBT INTO INSIDE DEBT

A significant portion of Americans send more than 33% of their income to financial institutions in the form of interest and finance charges! It's time to break this cycle of sending hard-earned money out the door, enriching the banks. True wealth is cultivated by understanding opportunity costs. If you finance a purchase, your dollar is sent away in the form of interest. If you make a purchase with cash, your dollar has lost the opportunity to earn interest for yourself. This is called lost opportunity cost. Picture yourself in a position where you can act as both the lender and borrower for your financial needs, controlling the entire banking equation. You already pay interest to external institutions. Why not redirect those payments to your Freedom Asset and become the beneficiary of all the money that flows to and through your life? Grow and strengthen your castle instead of building the bank's coffers! Here are 3 benefits of turning outside debt into inside debt:

1. **Controlling the terms of the things you finance**
2. **Eliminating Lost Opportunity Costs**
3. **Enriching your family bank vs. the big banks**

#4 UNLOCKING THE POWER OF CAPITAL

Capital attracts opportunities, much like a large castle projects wealth and influence, attracting traders. When you have a well-capitalized Freedom Asset, opportunities to use your dollars in multiple places at the same time will present themselves. As your money grows while being leveraged, it becomes a powerful force in the financial physics of your wealth-building enterprises. With your Freedom Asset, you can leverage your money to generate more income in your areas of expertise. Some examples of leveraging these areas include:

1. **Real Estate**
2. **Private lending**
3. **Business Opportunities**

#5 GUARDING YOUR LEGACY

If you don't have a plan, the government does (and it doesn't come cheap). Do you have up-to-date estate planning documents in place? It's important to recognize that all the wealth in your personal economy could be at risk in the event of your passing. As an integral component of your wealth-building strategy, you must implement comprehensive estate planning documents to include a trust, will, durable power of attorney, beneficiary designation, healthcare power of attorney, and guardianship designation. Your Freedom Asset will play a crucial role in safeguarding your family's financial security, but don't let the government claim and destroy the rest of your castle - fortify its walls so the next generation inherits a defendable fortune. Here are 3 benefits to your family when you ensure that your estate plan is up to date:

1. **Assets and wealth remain private**
2. **Thousands ($$$) saved in probate costs**
3. **Beneficiaries remain protected**

CONCLUSION:

It's essential to grasp that achieving financial prosperity and preserving your family's future well-being requires a holistic approach, some of which we've outlined in this guide. Picture your financial journey as constructing a fortified castle. We've laid the foundation by emphasizing a strong defense, protecting against unexpected challenges, and securing income. The centerpiece of your castle is the "Freedom Asset," a versatile tool offering tax-efficient growth and financial security. We've also illuminated the transformative power of redirecting external debt into internal wealth, essentially strengthening your castle walls. Beyond that, capital becomes your ally, attracting income-generating opportunities into your life. Finally, remember that if you don't have a plan for your family's inheritance, the government does. And you can be sure it's not going to be cheap or efficient. That's why an estate plan is so important. By following these five strategic steps, you're not just building a castle; you're crafting a financial fortress for generations to come.

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Brian Moody is a Nelson Nash Institute Authorized Practitioner of The Infinite Banking Concept. He has been a real estate investor for 14 years and a student of personal finance since early adulthood. Brian has been actively using his Freedom Assets to generate wealth and loves helping people learn to command their finances and remove themselves from the enslavement of the financial system.

Brian has also served as a public-school math teacher and as an Air Force Pilot. In 2021, he dug in and fought back against the unlawful mandates issued by the DoD - risking his career and military pension. He believes in standing for Christ, truth, family, freedom, and the Constitution. This country is worth fighting for and Brian loves helping people fight on the economic front. His proprietary process called the Patriot Prosperity Pathway helps Americans take back control of their families' finances and protect against institutional theft.