## Finance for Life<sup>™</sup>

Achieving Financial Success™

Financium.com



Finance for Life. Wealth for Living.™

## **Practical Wealth Creation Ideas**

...for Simplified Financial Success™



## Increase YOUR FAMILY'S NET WORTH

Many who run their own business, may be

running their children into massive debt if they are to succeed them. It is one thing to pass a company asset to your heirs, quite another if that asset is negated by liabilities.

For example, consider the hog farmer who appears to have the world by the tail—he has several farms, exports his swine by the truckload to the U.S.A., has farmers from all over the world coming to learn his secrets even from Japan. What nobody, except his banker knows, is that he carries debt in excess of \$7 million. He cannot sleep when an infection hits his hogs because he worries that his American clients might sue the farm meaning they sue him, his brothers, sisters, spouse, and children. Unfortunately, the threat of being sued is a minor catastrophe compared to the ever-growing loan that exceeds the value of his mortgaged farm, liened-on machinery, vehicles, house, and hogs. Debt is a small word creating great problems. Interest is good if it is working for you—it can kill your business if it is working against you.

This farmer wants to pass the ownership of the hog farm to the children, not let them simply realize the bank ownership. There is only one solution. Life insurance, upon the death of this farmer, can redeem his debt 100% for the full value of all monies owing to the bank and any other creditor. The net worth of the family increases and assures that they can carry on the tradition.



Please seek professional advice prior to investing. Where mutual funds are considered, please read the funds' prospectus before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments which are not guaranteed; their values change frequently and past performance may not be repeated. Any indicated rate of return is for illustration purposes only and is not intended to reflect future values of returns on investment. Financium, the publisher does not guarantee accuracy of information, and will not be held liable in any way for any statements or statistics in this publication, though we seek to present reliable, precise and complete information. Written permission of Financium who retains all rights, must be obtained prior to any reproduction. ©Financium. email: admin@adviceon.com [03/01/10]