

If you're betting your children's future on your investment portfolio,

IT'S TIME TO HEDGE YOUR BET!

Are you (or your parents) age 60 or over? Are you worth \$2 million or more? Do you have cash you do not need to preserve your current life style or assets you can reallocate? Do you want to protect your portfolio from the inevitable disaster of a stock market crash? Do you want to optimize the value of your estate for the benefit of your heirs and charities? Barry Kaye, best selling author and wealth creation, preservation and optimization specialist says,



"If your answers to these questions are yes, it's downright folly not to completely diversify your portfolio and protect your investments. USING LIFE INSURANCE, THE ONE INVESTMENT ALTERNATIVE THAT MAY PAY MORE THAN ANY ASSET, you can leave your heirs more than you dreamed possible. It's really simple. YOU BUY, YOU DIE, IT PAYS. FROM THE FIRST DAY, WHETHER YOU DIE TOMORROW, NEXT YEAR OR 17 YEARS FROM NOW!"

LIFE INSURANCE CAN BEAT ANY INVESTMENT WHETHER YOU'RE WORTH \$10 MILLION OR \$100 MILLION!

\$10 MILLION	GROWS TO	ESTATE TAX	NET TO HEIRS	ASSETS	\$100 MILLION	GROWS TO	ESTATE TAX	NET TO HEIRS
\$1 million	\$1 million	\$550,000	\$450,000	Cash - CDs - T-Bills	\$10 million	\$10 million	\$5.5 million	\$4.5 million
\$1 million	\$1 million	\$550,000	\$450,000	Municipal Bonds	\$10 million	\$10 million	\$5.5 million	\$4.5 million
\$2 million	\$14 million	\$7.5 million	\$6.5 million	Blue Chip Stock @12%	\$20 million	\$137 million	\$75 million	\$62 million
\$2 million	\$16 million	\$8.8 million	\$7.2 million	Mutual Funds @13%	\$20 million	\$160 million	\$88 million	\$72 million
\$2 million	\$10 million	\$5.5 million	\$4.5 million	Real Estate @10%	\$20 million	\$101 million	\$55 million	\$46 million
\$2 MILLION	\$10 MILLION	\$0	\$10 MILLION	LIFE INSURANCE	\$20 MILLION	\$75 MILLION	\$0	\$75 MILLION

THIS IS AN EXAMPLE OF A CLIENT'S PORTFOLIO. OTHER RETURNS AVAILABLE FOR ALL AGES AND ESTATE VALUES.

All figures based on male & female, age 70, using a last-to-die life insurance policy for \$20 million; \$15 million buys \$75 million at age 70, in a trust, based on current assumptions. Can be financed or bought on an annual basis. Remaining \$5 million covers gift tax, based on 3 children, 3 spouses, 7 grandchildren, annual exclusions and future \$1 million exemptions. Compounded annually (10-13%) based on 17 year life expectancy. Returns can be smaller or larger.

ONE FREE PHONE CALL TO 800-DIE-RICH CAN SAVE OR CREATE A FORTUNE

Call now for a FREE COPY of Barry Kaye's 6-page report, *Clinton Increased Your 600,000 Exemption To \$1 Million - Barry Kaye Can Effectively Increase It Up To \$20 Million.*

Be sure to request a FREE CUSTOMIZED PROPOSAL. Or ask for a FREE CONSULTATION WITH AN ASSOCIATE, either in person or on the phone. THERE IS NEVER A CHARGE TO YOU!

If you want to know more, send for Barry Kaye's 3-hour video seminar, *Make Millions Save Millions!* and his revolutionary new book, *The Investment Alternative.*



BOOK & VIDEO
\$132.50 value only
\$72⁵⁰

CALL NOW!

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