SmartLock™

LEVERAGED RESERVE · OWN IT, DON'T RENT IT

A Y-UFinancial® Strategy

A reserve system built to outpace the alternatives.

What if one asset could protect your cash flow and deliver safety, growth, and leverage at the same time, instead of forcing you to choose?

Most places you put money give you one or two of the things you need and ask you to sacrifice the rest. A Leveraged Reserve System operates outside those typical solutions. You transfer money once into a positive-interest environment, then borrow against it whenever you need, so each dollar can do more than one job and your money keeps working even while you use it.

THE PROBLEM Every dollar is forced to pick one job and give up the others.

Safe but stagnant

Savings and CDs keep your money safe but earn so little that inflation quietly erodes it.

Growth but exposed

Market accounts can grow but put your principal at risk and lock gains behind volatility.

Idle, not leveraged

Money you can't borrow against does only one job, so its full value never gets put to work.

HOW THE LEVERAGED RESERVE WORKS

1

Transfer once

Move your money into a long-term positive-interest environment backed by a 120+ year-old carrier.

2

Gain leverage

Access your money through collateralized loans with no approval and no set payment schedule.

3

Control the interest

Prepay loan interest or principal to avoid negative compounding and maximize each dollar.

4

Keep the growth

Your cash value keeps growing as collateral, uninterrupted, even while your loan is outstanding.

CASH FLOW	SAFETY	GROWTH	LEVERAGE	LEGACY
One premium, no recurring payments	**Shielded from market loss**	**Compounds uninterrupted**	**Borrow against yourself**	**Generally tax-free to heirs**

THIS MAY BE RIGHT FOR YOU IF

Who the Leveraged Reserve is built for

- ✓ You want to protect your cash flow with safety, growth, and leverage from a single asset.
- ✓ You're tired of choosing between keeping money safe and making it grow.
- ✓ You want access to your money without approvals or a fixed payment schedule.
- ✓ You'd like your balance to keep compounding even while you borrow against it.
- ✓ You want one asset that builds wealth and protects your family at once.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → Which of the four pillars is my current strategy missing?
- → Can I access my money without giving up its growth?
- → How much more could each dollar do if I could leverage it?
- → Am I renting my insurance, or do I actually own it?
- → Which funding source fits me: cash, retirement, equity, or an existing policy?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU