SmartLock™

TEXTBOOK CONTROL · OWN YOUR MONEY

A Y-UFinancial® Strategy

Own your money. Don't rent it.

What if every dollar you set aside could finance your life and protect your family, without ever giving up its growth?

Every time you pay cash, you lose the growth that money could have earned. Every time you finance, you pay interest to a lender. Textbook Control ends that trade-off. One asset gives your money two jobs at once: it stays safe and keeps compounding while you borrow against it to fund whatever you need, then recapture the interest you'd have paid someone else.

THE PROBLEM You finance everything you buy, one way or another.

Pay cash, lose the growth

Every time you drain savings for a major purchase, that money stops compounding, and you start over from zero.

Finance it, pay a lender

Cars, education, and opportunities financed through lenders send years of interest to someone else's bottom line.

Your money sits idle

Savings parked in low-rate accounts earn little while a lender puts it to work and keeps the spread for itself.

HOW TEXTBOOK CONTROL WORKS

1

Transfer once

Move your money into a high-cash-value policy backed by a 120+ year-old, legal reserve carrier.

2

Build your pool

Cash value grows at a contractual rate, tax-deferred and uninterrupted, even while you're using it.

3

Stay in control

Borrow against your cash value through collateralized loans. No approval, no set payment schedule.

4

Pay yourself back

Recapture the interest you'd have paid a lender and keep your full balance compounding for you.

CASH FLOW	SAFETY	GROWTH	LEVERAGE	LEGACY
Free up idle dollars	**Shielded from market loss**	**Compounds uninterrupted**	**Borrow against yourself**	**Generally tax-free to heirs**

THIS MAY BE RIGHT FOR YOU IF

Who Textbook Control is built for

- ✓ You pay cash for big purchases and watch your savings reset to zero.
- ✓ You finance cars, education, or a business and send interest to lenders.
- ✓ You want access to your money without penalties or a fixed payment schedule.
- ✓ You have idle money in savings, CDs, or money market earning little.
- ✓ You want one asset that protects your family and finances your life.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → How much interest do I pay to lenders every year?
- → Could I be the one earning that interest instead of paying it?
- → Can I access my money without interrupting its growth?
- → What happens to my coverage if I outlive my term policy?
- → Which funding source fits me: cash, retirement, equity, or an existing policy?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU