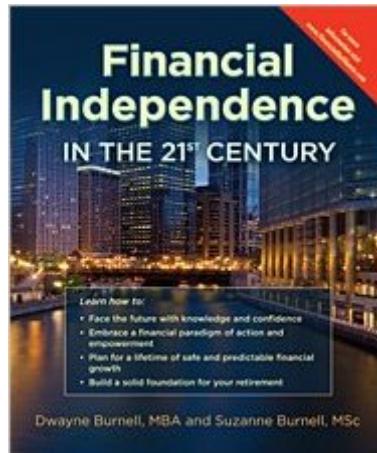


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# Financial Independence In The 21st Century.



## **Synopsis**

We hear the same financial advice recycled time and time again: put your money in a 401(k), pay off your house and hope for the best. What if there is a better way to manage your money and your future other than hoping your money will grow in an unpredictable market? This book opens you to new financial possibilities. You can set yourself on a different financial path-one that enables you to reach a level of financial security, control and independence you might never have thought possible. Begin the journey now. An exciting future awaits. Learn how to: - Face the future with knowledge and confidence - Embrace a financial paradigm of action and empowerment - Plan for a lifetime of safe and predictable financial growth - Build a solid foundation for your retirement

## **Book Information**

Paperback: 192 pages

Publisher: FinancialBallGame (2012)

Language: English

ISBN-10: 0984133542

ISBN-13: 978-0984133543

ASIN: B01FIW7PX4

Product Dimensions: 9.4 x 7.5 x 0.7 inches

Shipping Weight: 1.2 pounds

Average Customer Review: 4.7 out of 5 starsÂ  See all reviewsÂ  (83 customer reviews)

Best Sellers Rank: #490,290 in Books (See Top 100 in Books) #56 inÂ  Books > Business & Money > Insurance > Life #536 inÂ  Books > Business & Money > Personal Finance > Retirement Planning

## **Customer Reviews**

I've read most of the popular books on this topic: Bank on Yourself, Becoming Your Own Banker, Last Chance Millionaire, Missed Fortune, Tax Free Retirement, etc. In addition, I've looked at several applicable sections of the Internal Revenue Code: TEFRA, DEFRA, TAMRA, Sections 72(e), 7702 and 101. I learned quite a bit from each of these, but I would have been able to save myself a lot of time (and anguish) if I'd had a copy of "Financial Independence in the 21st Century" at the beginning of my investigation. The Burnell's have done a superb job of taking this concept to the next level and explaining its use in a variety of scenarios for financial/retirement planning. Looking at tables and figures from other books left me scratching my head attempting to determine how the results were derived. Dwayne and Suzanne's book has footnotes for most of the tables, all

presented in full color, that makes it very easy to understand the concepts as well as the math behind it. However, the best part of the book, and what is lacking in other books on this topic, is the rich set of case studies, six in all spanning 66 pages, which covers the rudimentary to the complex. Each case study is laid out in detail and shows the power and broad utility of this concept as a financial planning tool. I've had disappointments ordering books that seem to be overly hyped. Many seem to be neither worth the money nor time spent reading. However, this book is well worth the price and I'm delighted to have it as a reference.

I've read more than a few books on finance and economics. Ben Graham and Warren Buffett, John Bogle and Peter Lynch. Jeremy Siegel and Burton Malkiel. I've listened to Dave Ramsey and Suze Orman, been a fool for Motley Fool. Even spent a sleepless night or two with Ludwig von Mises. All have taught me, but curiously none have elevated my thinking more than Dwayne Burnell's two very easy reads, "A Path to Financial Peace of Mind" and his new book, co-authored with wife, Suzanne, "Financial Independence in the 21st Century," which I finished reading on Independence Day. Do yourself a favor and read both! Each, presents straightforward truth about the things we've been schooled to believe about money, investing, insurance and retirement planning, then shows how those basics are basically wrong for most people's economic well-being. Let me just say that in a world of vanishing pension plans, imperiled social compacts like Social Security and Medicare, and our onerous pay-me-now or pay-me-later tax system, it is imperative that folks consider if there might be a surer path toward financial security. There is. The path begins at chapter one.

You're never too old (or young) to learn something new. This well-written book by Dwayne Burnell and his wife, Suzanne, explains how to use a whole life insurance policy (structured in a certain way) as your own personal bank and savings vehicle. They teach with case studies of how this savings strategy works. You don't need an advanced degree to understand the power of compounding over time. If you have an open mind, you will never look at savings and investing again. There is a tremendous difference. You might want to ditch your 401 (k) plan and set up this type of insurance policy right away. Word needs to get out about how powerful this strategy is. Educate yourself. Get this book. Tell others about this strategy. Your loved ones will thank you one day. I wish I had known about this concept 20 years ago.

The Burnells have really outdone themselves this time. I thought Dwayne's first book, "A Path to Financial Peace of Mind" was a real "paradigm shifter" but this one is even better. This book will

probably upset a lot of financial "advisors" that encourage their clients to follow the traditional "buy and hope" model for creating and preserving wealth but Dwayne and Suzanne lay out, in a very logical, systematic and well-illustrated format as to why the old model just doesn't apply in the 21st Century economy. The multiple case studies they use enable the reader to appreciate the flexibility and versatility of Dwayne's strategies. For someone my age(60), the temptation is to think, "I wish I would have read this 30 years ago" . . . and that may be true, but, no matter what stage of life you're in financially, it's never too late to benefit from Dwayne and Suzanne's wisdom and expertise. This book also will make a great gift for kids just starting out in their financial life. If they follow Dwayne's advice and stick to their plan, they won't have to make the mistakes, take on the risk and suffer the losses that those still stuck in the 20th Century financial mindset inevitably will. They'll never have to worry about having enough money to retire or whether they'll be able to leave a financial legacy for their family. This book will give them the tools to build a solid financial foundation that could last for generations to come.

Read this, the second book (but hopefully not the last) of Mr. Burnell's ongoing efforts at de-educating people on their (and my prior) paradigm of 'buy-term-invest-the-difference' mindset when it comes to life insurance and investments. Not fully discounting the stock market as a possible source of future asset growth and income, only noting that it's wise to call it what it is, a place where money can and will be made/lost without any involvement from us. It's akin to being a non-voting partner in a business, where all one can do is watch the ship sail where it does. So how does this book differ from the first, and accordingly, why add it to one's library? It expounds on the concept of whole life as a living benefit, with its many fascinating, mundane, yet powerful features. Whole life as a credit facility? Check. Whole Life that can act as a 'retirement annuity' (tax-free)? Check. A policy that allows one to not care about the daily peaks/valleys of the stock market? Check. Do yourself a favor and read this book with an open mind. It is not so much a sales brochure as it is a teaching tool for thought provocation. The concepts in this book are solid, and for me personally, difficult to match (at the level of ease) with any other investment/savings program that I have seen. I count it a privilege to be considered a client of Dwayne's and look forward to his ongoing dedication to expanding on this deeply interesting principal of finance.

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