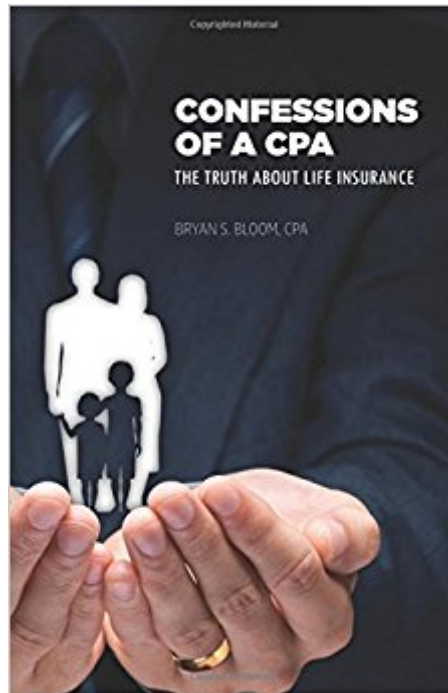




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# **Confessions Of A CPA: The Truth About Life Insurance**



## Synopsis

A question I get almost every day is: "Why isn't everyone implementing the principles in this book?" The answer to that question is that everyone who understands these financial truths is implementing them. If you carefully read and absorb the financial principles of life insurance uncovered in this book, you will understand as well. There is a finite amount of knowledge that humans know about the universe. All of this known information falls into three categories: First, there is a certain amount of information that we know and that we are aware that we know. We could say that we are "consciously competent" of this information. Second, there is a large amount of information that we know nothing about. We know that there are certain fields or concepts "out there," but we really don't know anything about them. We might say that we are "consciously incompetent" of this information. The third category of knowledge represents information we don't know, and we're not even aware that we don't know it. We are "unconsciously incompetent" in these areas. It doesn't mean that the information doesn't exist; it just means that we are currently unaware of its existence. As a result, this information currently sits in our "blind spots." Just like in our cars, there are some things we don't see that others do. But if we just turn our head 20 degrees, we will see things we have never seen before. This book will help you to turn your head 20 degrees and to discover something wonderful that you have never seen before.

## Book Information

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## Customer Reviews

Bryan began his financial career immediately following earning his CPA credentials and Bachelor's Degree in Accountancy from the University of Illinois. Later he earned his

Masterâ€™s Degree in Business Administration from the University of Illinois Executive MBA program. His career started as a staff accountant for the State Universities Retirement System of Illinois where he eventually became the Chief Financial Officer. After 19 years of experience in public retirement matters, he worked for 5 years with Benefit Planning Consultants, Inc. - a third party administration corporation overseeing private retirement plans. He is currently associated with Chesser Financial, where he has been assisting individuals in their personal retirement planning for the last 13 years. Bryan earned Million Dollar Round Table membership within four months at Chesser Financial. He earned VIP of the Year award from Ohio National Financial Services that same year. In 2010, Bryan was recognized by Ohio National with their Chairmanâ€™s Navigator Award, recognizing him for the personal integrity Bryan exhibits with his clients and business relationships. Bryan and his spouse of 32 years, Pam, live in Champaign, Illinois, and are avid fans of The University of Illinois Fighting Illini. They have two daughters, Callie and Corrie.

One of the most thorough, if not THE MOST THOROUGH, book about utilizing Permanent Life Insurance as your own bank to finance everything throughout your life. I believe a correctly structured permanent life insurance policy is a vital part of your investment portfolio and has the ability to do many jobs for you, NOT ONLY FOR just providing income to your loved ones when you pass away. This book teaches you how to capture all the money that slips through our fingers throughout our whole working life and use it to be tax efficient, growth efficient, income and asset protective (when you pass away, early or late in life), and the ability to be your own bank by financing your purchases through yourself so you can build your own wealth instead of building all the Banks' wealth. A MUST, MUST READ!!! Bryan is right, not everyone does this because they don't know it exists. But those who do know it exists, DO USE IT! If you understand financial principles like opportunity cost, Rule of 72 (Compound interest and HOW IMPORTANT IT IS TO START INVESTING AS YOUNG AS POSSIBLE ANNNNND NOT NOT NOT DISTURBING THE GROWTH OF YOUR PRINCIPLE), multi-tasking your money, then this is the book for you!! And even if you don't understand those principles, READ IT ANYWAYS! This book was very entertaining to read, to me. It wasn't "Dry" at all to me. Bryan used very realistic examples and was very clear about everything he said, so that people would not misinterpret what he's trying to explain. I recommend this to all people, investors (novice-experts), friends, family, insurance agents, anyone who wants to understand insurance more and the benefits of it.

This is the third book I've read on life insurance. Perhaps because of the knowledge I gained in the

other two, or perhaps because of the way Bloom writes, I better understand these concepts after reading this book. You don't have to be a CPA or a tax attorney to understand his presentation. If you are curious to learn about one of the little known sections of the tax code to protect wealth and create a tax free retirement then read this book. One of the better ones on the subject.

Terrific, it is clearly the right way to think

Excellent book from a CPA's perspective, rather than life insurance expert perspective. I think it makes for a better approach with some clients. I bought several copies to share with clients/prospects. I highly recommend!

This book makes it easy to understand why it's important to have life insurance built into your retirement portfolio. The examples helped as well.

Many many points of interest and reflections on life events common to us all, regardless of economic status, and how life insurance can be utilized advantageously in them all.

great read... learn how to make your money work for you!

Great read. Excellent book

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