

Date: October 17, 2016

Subject: Letter of Recommendation for Deborah Gamber

To whom it may concern:

For several years I listened to the Bank on Yourself radio advertisements in Southern California. Then one day I finally went online and completed an inquiry. Because we were in the process of moving to Colorado I included my new zip code in the application. Quickly thereafter I received a phone call from Deborah. The call came at an awkward time, and still not knowing if I wanted to pursue this or not, I somewhat abruptly answered Deborah's questions about our financial status and agreed to arrange to meet in person the next time that I was in the Denver area. In the interim, I listened to several of Pamela Yellen's video's on the Bank on Yourself website and became more aware of the product and concept. Some twenty years earlier I had purchased a Universal Whole Life policy on myself to provide a death benefit for my young family and to some degree, diversify my retirement investments. That policy came with a very high monthly premium and after approximately three years of paying the premiums, I dropped the policy with little to no surrender value. The Agent had told me that the policy would provide me retirement income by me borrowing my money back out of the policy. This Layman's mind really couldn't grasp why I'd pay so much for the policy only to have to borrow my own money back and pay interest on a loan to myself. I share this with you to illustrate that my mind was somewhat jaded to what I thought the Bank on Yourself concept had to offer.

In approximately March of 2012 my wife and I met with Deborah. Like many marriages, my wife pays the bills and I managed the retirement investments and neither one of us knows much about what the other is doing. Investment strategies and retirement planning was somewhat frustrating for my wife given all of the IRS rules the changes and the ups and downs of the stock market and thus the value of our retirement savings. However, when we met with Deborah and listened to her explain the Bank on Yourself concept in a very simple to understand conversation we both felt very comfortable with Deborah. The concept itself took us a little more time to study because it is not what institutional investment advisors will promote simply because stock brokers don't sell it and life insurance agents don't make high commissions from it. The structure of the policies provides a maximum benefit to you, the policy holder and your beneficiaries, not the agent selling it. Deborah was very patient with us. She composed a spreadsheet of our assets, investments, pensions and social security benefits including the projections of our Bank on Yourself policy growth to illustrate a comfortable retirement strategy maximizing much of it via Tax Free income. I also had my CPA evaluate the impact to my annual tax deductions of my stopping all contributions to my 401k and our IRAs and divert that entire amount toward funding our BoY Lafayette Life policy. We looked at the market swings that we'd endured and the decision became very easy. All of our contributions along with employer contributions were still vulnerable to market swings and would still be taxed in retirement. After a few more meetings we were convinced that the Bank on Yourself concept was everything that it says it is and at age Fifty-Six in 2012 started our program. I stopped contributing to my 401k and IRA's and fully committed our investments into my policy. The flexibility, liquidity, access to our cash in the policy, annual dividends, protection from market manipulation and downturns, protection for my family with a death benefit for the rest of my life beyond what my employer provides and a Tax Free income in our retirement is hands down the safest most secure strategy I've ever found in more than thirty years of real estate, stock brokers

and employer sponsored plans. My only regret is that I didn't make the call to Bank on Yourself when I first heard of the program on the radio.

No other investment product can provide what the Bank on Yourself program does. All of the others come with restrictions, penalties and taxes.

Deborah Gamber educated my wife and I and continues to be a constant, available resource for us as we work toward a secure and comfortable retirement. In addition, Deborah has provided council to our daughters and their husbands who have also purchased policies and are working the program toward their own financial independence and tax free retirements while providing their young families with income protection via their life insurance policies.

We highly recommend Deborah to anyone interested in the program as well as for general financial advice and guidance.

Mark R. Andrews