

# WHOSE FUTURE ARE YOU FINANCING?

The heart of this book is to challenge common strategies when it comes to saving for retirement. What you've learned from the schools, magazines, media and from Wall Street itself may not be true; and is in fact, not true. Learn how to finance your own future and stop transferring it away to a system built to keep you coming back for more.

*David has done a masterful job of exposing financial concepts anyone can implement into their financial strategies. The principles are easy to understand and provide a great path for wealth creation. This book is a "must have" for anyone who wants to improve their financial position.*

**Deron K. Hamilton, CPA**

*Partner · Denman, Hamilton, & Associates CPA, PLLC*

*Amschel Rothschild said "give me control of a nation's money, and I care not who makes its laws." We live in a country that uses a rigged monetary system, and there is no way to "win" when we play by their rules. David's book gives those of us on Main Street a powerful and life-changing alternative to Wall Street's financial plan. David's concise yet highly informative description of the Personal Monetary System is a MUST READ!!*

**Reagan Baber, MD**

*Director of Economics · Chandler Advisors, LLC*



David Lukas is the founder and Senior Partner of Infinite Financial Services in Little Rock, AR. David also has a popular radio show that has aired for over 4 years. The David Lukas Show airs Saturdays in Central Arkansas on KARN News Radio 102.9 FM and can be heard online anytime at: [www.DLShowOnline.com](http://www.DLShowOnline.com). To learn more about David you can pick up the book by New York Times best selling author Robert Kiyosaki "Rich Dad's Success Stories".



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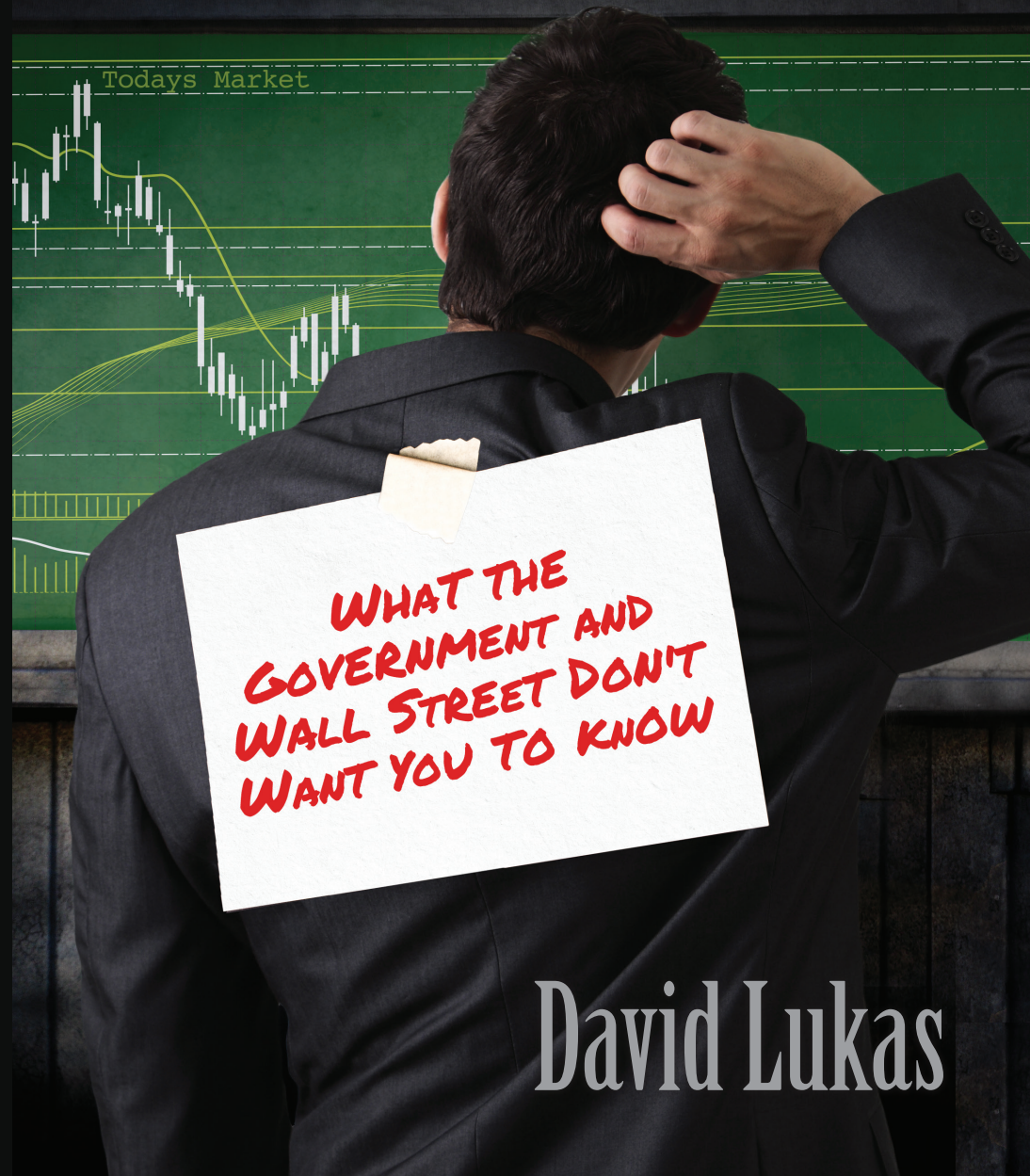


WHOSE FUTURE ARE YOU FINANCING?

What the Government and Wall Street Don't Want You To Know

DAVID LUKAS

# WHOSE FUTURE ARE YOU FINANCING?



David Lukas

# **Whose Future Are You Financing?**

What the Government and Wall Street  
Don't Want You To Know

# Whose Future Are You Financing?

What the Government and Wall Street  
Don't Want You To Know

If what you *thought* to be true turned out not to be,  
when would you want to know about it?

David Lukas

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## **What others are saying about this book**

“There is an overwhelming need for sound financial advice in today’s financial economy. David has brilliantly explained why the traditional banking methods have failed time and time again and what you can do to create your own wealth. WHOSE FUTURE ARE YOU FINANCING will dramatically change your view of what you thought to be true for so long.

Unfortunately, common knowledge of banking and finance is just the tip of the iceberg. It’s the part under the surface of the water that causes the most damage. This book exposes the iceberg under the surface waiting to sink your financial retirement ship.”

**Seth Wilson, D.C. Chiropractic Physician  
Arkansas Center for Physical Medicine and  
Rehabilitation, North Little Rock, AR**

“Amschel Rothschild said, “Give me control of a nation’s money, and I care not who makes its laws.” We live in a country that uses a rigged monetary system, and there is no way to “win” when we play by their rules. David’s book gives those of us on Main Street a powerful and life-changing alternative to Wall Street’s financial plan. David’s concise yet highly informative description of the Personal Monetary System is a MUST READ!!”

**Reagan Baber, MD  
Chandler Advisors, LLC--Director of Economics**

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**Deron K. Hamilton, CPA**  
**Partner - Denman, Hamilton, & Associates CPA PLLC**

“David's research and insight about Banking, Finance, Wall Street and the insurance industry is a must for the critical thinker and investor. Reading David's book will open your eyes and help you take control of your finances by resurrecting the truth. Don't be surprised if you tune out all that prime time financial noise and cancel that money publication. David's book is a must read!”

**John M. Little IV**  
**Income Planning Specialist**  
**JML Financial**

“As a mortgage expert, I spend the majority of my time educating clients on the proper way to manage their mortgage. David has done an excellent job of challenging conventional wisdom when it comes to the subject of mortgages. After reading WHOSE FUTURE ARE YOU FINANCING, you will realize that much of what you have been taught about mortgages simply isn't true. You will never look at your mortgage the same way again.”

**Lee Welfel**  
**Mortgage Originator**  
**Author of *The Mortgage Book***

“This book will challenge your belief system about money and wealth creation. These ideas and strategies are uncommon and are not taught through traditional education. David does an excellent job of presenting the FACTS and sharing the TRUTH about how money works. Prepare to be enlightened if you are serious about your financial future.”

**Matt Haas, MBA**  
**Business Owner and IFS Client**

"This book will expose the highly 'abstract by design' methods and financial products the Government and Wall Street implement to separate you from your hard earned money. David's book will show you simple ways to begin securely financing your own future and limit the personal wealth you transfer away from fees and taxes."

**Michael Massucco**  
**Personal Investor and IFS Client**

“David Lukas is passionate about his work and the service he provides his clients. His knowledge and understanding of mortgage and financial products puts David in a position to analyze situations from a "big picture" perspective. He shares valuable insight and critical information with readers as he provides Simple Strategies to maximize your finances and your future. Packed with "harsh realities" that everyone deserves to know, WHOSE FUTURE ARE YOU FINANCING is a must read for everyone.”

**Steven Blackwood, CDPE, CREE, RDCPro Certified**  
**Distressed Property Expert Arkansas Master Broker**  
**NRBA**

“As a talk show host who has interviewed hundreds of authors over my 30+ year radio career, I understand how important it is to give facts in a concise and understanding way. Others have written multiple books in an attempt to expose the financial truths that David has successfully outlined in fewer than 150 pages. This little book in your hands is very readable. Save your time and money and read David's book!”

**Dave Elswick**  
**Host of The Dave Elswick Show KARN**  
**Little Rock, AR**

“Benjamin Franklin’s phrase ‘Time is Money’ is considered one of the most profound quotes in finance and business. Not many people actually understand what he meant. In David’s book you will get the real wisdom of this phrase and learn several ways to secure your financial future. His book brings together revolutionary ideas about finance, and is the most important step towards securing financial freedom for those who want to take the leap of faith.”

**Tarun Pandey, MD**  
**Radiologist**



## **Acknowledgements**

Thank you to Leah, my beautiful wife of 14 years, for enduring my business endeavors since the early 90's. Your patience and constant support is appreciated! In truth, I have the easy job. I am grateful for the endless hours you invest in our three children, Benjamin and Audrey, and Zach. Raising kids in today's world is no small undertaking!

I am grateful to both of my parents who never gave up on me while I was in school. Thank you, Thank You, Thank You!

I am most grateful for the unconditional love and grace given to me by God through the sacrifice of His Son. Despite my many shortcomings, God continues to love and pursue me.

I am thankful for each and every day that God has given me here on planet Earth. I strive to live in today as tomorrow may not come. As a human being, it's easy to get caught up in the mindset of thinking, "When I get this new job, then I will be happy. When this happens, then I will be content." I encourage you to be thankful and live in today. Life is today! Tomorrow may never come. As the days go by, I am beginning to realize just how short life is. Even if I live to be 100, life on earth is like a vapor; you see it, and then it's gone. I strive to maintain this perspective and live my life with this in mind while being thankful for every breath that God has given me.

Thank you to John Little who has been a great friend and business partner. I appreciate the time that we have spent learning from one another.

Thank you to all of my clients and friends whom I have had the opportunity to serve. Without you, I couldn't do what I do!

Lastly, I want to acknowledge my deceased business partner and friend who taught me so much. On October 23<sup>rd</sup>, 2012, Val Wheeler died of a massive heart attack. Val was just 56. I can say that he died doing what he loved doing (literally, he was giving a presentation to a group of doctors at the time of his death). Val was a generous man who willingly gave of his time and resources. He will be missed.

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## *Foreword*

A few years ago a good friend approached me proclaiming that he had found some modern day 'secret of finance.' This gentleman and I had worked together at one of the largest broker-dealers in the country just a few years earlier, before his sudden exit which left us all scratching our heads. Who knew that I would make that same sudden exit nearly a year later. At the time I was well on my way to becoming one of the top financial advisors/money managers in the southern U.S. Being that I thought I knew better, I brushed him off. But he was relentless. Finally I gave in and read a book about what David calls your *Personal Monetary System*. This system was so interesting, so exciting that I couldn't stop studying and researching it.

Finally, after a year of utter research, trying to find all the loopholes and pit falls of this little-known strategy, I came to the conclusion that this was the most effective financial management and growth system Americans have access to today—and that they've had access to for the last 200 years for that matter. Within sixty days of reaching that conclusion I left that broker-dealer and published the research I'd spend nearly twelve months building.

Over the coming months I spent my time searching for people who had heard of, or were willing to learn about, this *Personal Monetary System*. Then something remarkable happened. On a beautiful summer Saturday, one of those days that you know God created to let us know He's there, I was in the car moving through radio stations trying to find something worth listening to. Then I hear this gentleman on some talk radio station talking about the very topics I'd

been researching! That gentleman was David Lukas, and he was debunking the conventional wisdom that fifteen-year mortgages saved you money compared to thirty-year mortgages. I was hooked! So I did what any sane person would do – I *Googled* his name.

What I found only hooked me more. Archives of radio shows and writings detailing the creation of the Federal Reserve, why mutual funds had robbed so many Americans blind, and why most banks put more money in insurance contracts than they do in real estate or bonds. Nearly a year after this happened I became aware that an insurance company executive whom I knew also knew David. And the rest is history, as they say.

David and I met and I realized that he had more to offer than he probably knew. For those that have acquired this book, you're in for a real blessing. Mr. Lukas has outlined for us exactly what this little-known financial system is and, almost more importantly, why most of you have never heard of it. There are great powers, powers that are many times behind the scenes, that won't benefit from our education on the topics that David writes about. What you're about to gain really cannot be described briefly. It will take you on a journey, challenge your preexisting beliefs, and lead you to a land of prosperity that you may not have known existed.

George Orwell once said, "In a time of deceit, telling the truth is a revolutionary act." The truth that is in this book isn't to be taken lightly—and it *is* revolutionary. The more you read, the more you study, the more you analyze, the more you will come to understand that what the majority are taught to do financially is inconceivably inaccurate.

You'll realize that many people get rich in the process— but usually you aren't one of them. By reading this book you'll get the inside scoop on how the wealthy *really* manage their money. And it will lead you to places you never thought you could go.

Let the prosperity begin!

B. Chase Chandler  
Founder of Chandler Advisors  
Author of *The Wealthy Family*

## *Challenging Paradigms*

When Christopher Columbus set sail to explore The New World, everybody thought he was crazy. They said, “You're going to sail right off the end of the earth.” “He’s a madman.” “He’ll never make it back.” *Whatever they may have said or thought, we know now that what the majority of people believed at that time was actually not true.* The idea that the earth was flat was so ingrained in their culture that they couldn’t fathom anything different, let alone an entirely new paradigm.

When Galileo was looking through his telescope, he came to the conclusion that it was not the sun that rotated around the earth, but that the earth rotated around the sun. This totally rocked “common” logic and belief. At that time, this belief was so ingrained in the culture and society that the Catholic Church said Galileo’s claim was against all things holy and even blasphemous to Scripture itself. It was heresy. Because of these long-held beliefs, they imprisoned him. We know today that indeed the earth does rotate around the sun. We know this to be true, but everyone at that time thought otherwise because that’s what they had been taught to believe.

So, the point of this book is to challenge your assumptions. I want to challenge what you think you know about your personal finances. What you’ve learned from schools, magazines, media or Wall Street itself may not be true, and in reality is not true.



## *Jimmy's Dilemma*

I have a client (we'll call him Jimmy) who is 72 years old. He's retiring this year and he has accumulated approximately \$1.3 million in savings.

When I first met with Jimmy and we analyzed his current financial position, I quickly realized he had all of the \$1.3 million dollars in equities (the stock market). That meant 100% of his life savings was at risk. If the market went through another "correction" of say 25%, Jimmy could lose more than \$300,000 of his retirement savings. He couldn't afford that! He doesn't have time to regain that type of loss. As my good friend John Little says,

*"There are no do-overs  
when you are this close to retirement."*

Wall Street uses terminology like "securities" to describe what you are buying but I would say, based on the unpredictable volatility of the market, **there is nothing secure about securities.**

Wall Street has its own terminology. When the market has a "correction", like in '08 when the S & P 500 dropped 37% affecting many retirement fund accounts, they say this is "normal" and that everything will bounce back in time – "it always has." That's not too comforting for Jimmy.

Jimmy has told me that he can't afford a market "correction." Why *do* they call it that? There is nothing "correct" about a correction! When we sat down to discuss his future he said, "I've always thought this was the only

way.” Jimmy, like many others I meet, has been duped into believing there’s only one path to saving for retirement. Wall Street likes to call it “investing.” I prefer the term gambling.

What Jimmy has now discovered is that what he’s been sold all these years—that he had to put his money at risk—is not true. This “take a risk and wait it out” investment strategy has all been unnecessary. He could have achieved the same results while knowing exactly how much money he would have after retirement (isn’t that what we all really want to know?), that he cannot outlive his income (what I call “income for life”), and that it would all be guaranteed to be there when he needed it (what I call Retirement Without Risk).

It still surprises me when I meet people who have lost untold amounts of money in the market, yet they continue to “feed the beast” by putting money into the market month after month. Many of them are simply hoping they will get back what they’ve put in.

Another story, that hits close to home, comes from a family member through marriage who told me of her own very painful experience. She inherited approximately \$1 million worth of stock held in one company and at the time she was advised to keep it “invested.” The name of this company was WorldCom. Need I say more? Without getting into all the details, the company emerged from bankruptcy during 2004 and the value of the stock she inherited became completely worthless. \$1 million lost practically overnight. She doesn’t like to talk about this story too much. It was a very painful lesson indeed.

Remember: It is equally important to get a return of your money, as it is to get a return on your money.

*An investment operation is one, which upon thorough analysis, promises safety of principal and an adequate return. Operations not meeting these requirements are speculative.*

- Benjamin Graham, The Intelligent Investor

Ask yourself this question:

When someone advises you to put your money at risk (by speculating in the Market), *whose* money is at risk? Yours...or theirs?

It's unfortunate that the prevalent mindset of achieving retirement savings objectives is often synonymous with taking on more risk. Risk can be defined as exposure to loss. Synonyms for risk include: to endanger, jeopardize, to gamble with, to take chances, to put on the line, to put in jeopardy. The greatest definition of Risk is the likelihood of loss.

Most people mistakenly associate risk (related to their retirement savings) with the probability that they will "hit it out of the park" or "win big" by experiencing higher rates of return. The true definition of risk is the likelihood of loss. Let's think through this logic for a moment.... You have to take on more chance of losing everything, so you can get more money and get ahead? Logically does this make sense? Yet, this is sold to the American public by most "Financial Advisers" promoting common strategies propagated by Wall Street.

Before we proceed, I would like to say that I am not inherently against having a small portion of your money at risk. Any money you decide to put at risk, ultimately, should be money you are willing to lose—money you are NOT counting on for retirement! You can achieve outstanding results without taking substantial risk. Most people who are saving for retirement have the majority of their money at risk with NO guarantees, but the good news is there is an alternative.

## *Outliving Your Income*

Jimmy commented to me recently, “I don’t necessarily have to worry about outliving my income because most of my relatives have only lived into their 70s. I’m 72....”



**“Not to worry...your money line is longer than your life line.”**

What he’s failing to realize is that he cannot plan his future based on the life span of others.

My grandmother is 98 years old and she still lives alone. Her mind is sharp, though she does have someone to come in and help her with some tasks. Grandma has outlived her two younger sisters and older brother. We all know that people are living longer than ever before, and my grandma is a perfect example.

Similarly, my grandfather (my mom's dad) recently turned 92 and also lives at home. I'm witnessing my parents take care of their parents like so many are doing today. I can tell you firsthand that the time and energy they're investing in the care of my grandparents is very real. Someone now must stay with my grandfather night and day. This is a reality for many, and will become more "normal" in the future. It's risky to assume, "Well, I just won't live that long so I don't need to worry about how long my income will last." We need to be wise in our planning so we're not to be a burden to our children and so that we'll be able to enjoy life and retire without risk or worry.

Something else about grandma that I think is a little funny, is that she's a bit of a hypochondriac. Over the years grandma would often say, "Oh, I just know I have cancer. I know it. This is it." And then the doctor would give her a clean bill of health. I always joke that when she's 102 she'll go to the doctor and they'll tell her, "Edna, we're sorry to tell you this but... you have cancer." And she'll reply, "I knew it all along!" Well, grandma, you have to go sometime. If you've made it to 102, every day is a bonus!

The point of these stories is that you really don't know how long you will live. That's why it's imperative to know that your retirement income is going to be there when you need it, for as long as you need it, without interruption, "correction," or risk. That is why I take a more conservative approach with an income-for-life strategy, which guarantees you won't outlive your money. This is the only method I know of that gives you both complete control and peace of mind so you can enjoy life now and Retire Without Risk.

By following this proven system (which we'll get to in a few pages), you'll know *exactly* how much money you'll have coming to you every month for the rest of your life. It's what I like to call your own Personal Private Pension – or “Mailbox Money” for short.

If you're like most of my clients, all your life you've been taught to believe that saving for retirement through the stock market is the only option. You've probably also been told not to worry about market fluctuations, to stay the course, and that over time you'll recover whatever you've lost.

Main Street has been continually seduced by the overly optimistic gambling nature of Wall Street. We've been sold on the “fact” that the only way to accumulate money is by speculating. I think it was Schoolhouse Rock® that taught us to: “Buy low, sell high, take a piece of the pie – that's the Wall Street way.”

So from our earliest years as children, we've been conditioned to believe that “the Street” was the best way to save for retirement. The problem is that isn't true. There's another way.

The hope the folks living on “Main Street” have is that when they hit Jimmy's age, they will have enough money saved to have a decent income for the rest of their life. That's what we all want. We don't know exactly how much we're going to have, we just *hope* our nest egg is big enough to sustain us until we die.

Is your goal for retirement...

- a) To be ultra-wealthy? Or,
- b) To have income for life and maintain your standard of living?

The hope of Main Street is that Wall Street has the solution. What you're about to find out is that that's not necessarily the case.

### **Why Compound Interest Doesn't Work**

Albert Einstein said that "compound interest is the 8th wonder of the world." It works best uninterrupted and over time. When money is put aside and left untouched to collect interest year after year, the result is nearly miraculous.

Compounding interest doesn't work for so many Americans. They fail to save any substantial amount of money during their lifetime, because they have no method to gain use and control of their money during the compounding period. Spending the money you are supposed to be saving interrupts the compounding process and "kills the miracle" that makes compound interest work.

What's the secret to this miracle you ask. . .

You **NEVER** Touch the Principal.



This allows the interest to compound continually (upon itself and the principal) so that you earn increasing amounts of growth as the years go by.

For Example: If you put just \$100 a month away for 40 years, compounding at 7%, your \$48,000 has turned into \$265,643! But the problem is...life happens. There are all kinds of unforeseen expenses that come up throughout life—many unanticipated, such as:

- A new air conditioning unit.
- A new roof.
- Loss of job.
- Kids need braces.
- House floods.

Most people don't have a plan (nor a method) to gain access to their money while still allowing it to compound uninterrupted. That is why most people fail to accumulate substantial savings during their life.

Remember: The “miracle” of compound interest works best uninterrupted and overtime. If you “kill” the miracle, it doesn't work!

If you consistently save \$5,000 per year and you spend what you've saved in the 5<sup>th</sup> year, it would represent a long-term loss of \$229,000 over your lifetime!  
(See Figure 1.1)

# The True Cost Of Paying Cash

“Emptying the tank” resets the compounding cycle and shifts the growth curve to the right - causing a dramatic effect on future wealth.

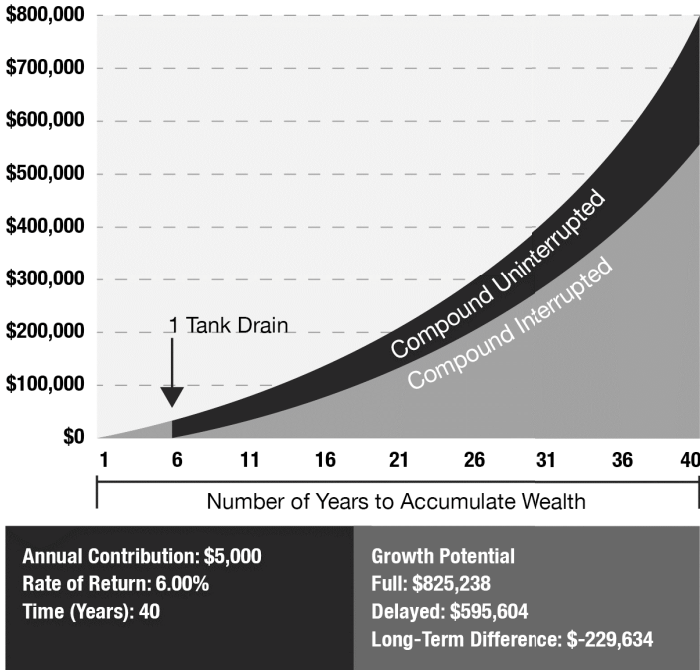


Figure 1.1

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That’s a huge loss. But this is precisely what most people do – they remove their savings to make a purchase, thus “killing the miracle” of compound interest. Then, when they reach retirement, they don’t have nearly enough saved and are putting themselves at great risk of running out of money.

The example in Figure 1.1 (page 15) assumes you only make one cash purchase in your lifetime. What about the person who pays cash for every automobile purchase? After all, isn't "paying cash" what we are taught is the wise financial choice? If a household acquires just 1 vehicle every 6 years and paid cash for a total of 7 cars over a 40 year time frame, this would represent a long term loss of \$797,053! (See Figure 1.2 below)

## The True Cost Of Paying Cash

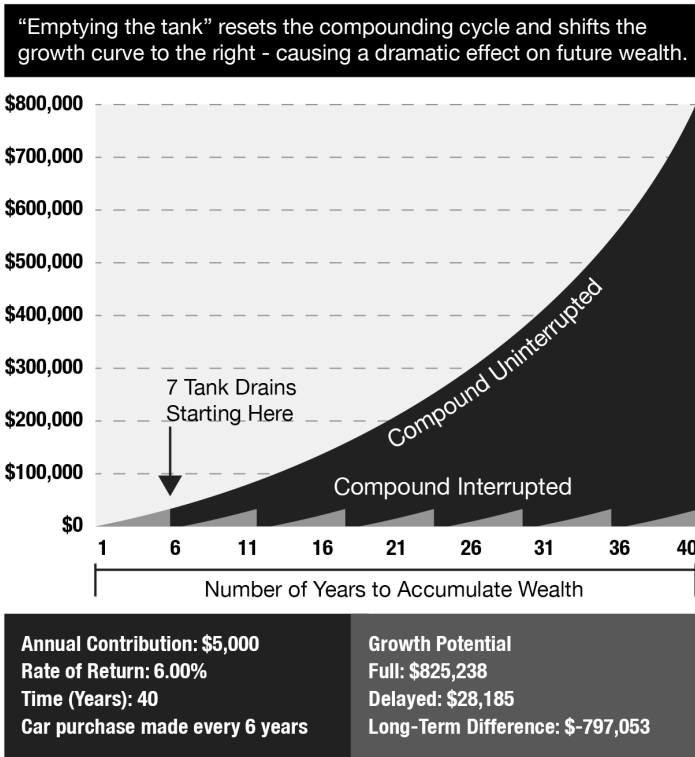


Figure 1.2

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This is a conservative estimate as we assume that every car costs only what was accumulated before the savings were depleted (\$34,877) every six years to make the auto purchase. Most likely the cost of transportation would increase over 40 years.

A better strategy is to allow your money to compound continually and have complete access to use it for purchases, while never actually touching the principal. In this way your money continues to grow, you get to buy the things you want and need, and you'll be able to retire without risk knowing exactly how much income you'll have for the rest of your life.

This isn't a "new" idea or method by any means. In fact, it's been around for over 150 years and is the primary way the wealthy families in our country pass their wealth from generation to generation.

Wall Street doesn't want you to know about this method because they want you to speculate in the stock market. The government doesn't want you to understand this because they want to tax your investments when you begin taking them out of the stock market.

The time has come for those on Main Street to wake up and consider a better method for saving money that creates guaranteed income for life so you can retire without risk. But first you need to understand the different types of money and how they affect your lifestyle now and in the future.

## *About David*

David is the founder and CEO at Infinite Financial Services in Little Rock, Arkansas. David's experience spans the Investment Banking, Mortgage Banking, Insurance, Financial Services and Real Estate Industries. David is a Certified Mortgage Planning Specialist as well as an Authorized Practitioner through the Infinite Banking Institute.



David has a successful radio show, which has aired for over 5 years. *The David Lukas Show* airs every Saturday in Central Arkansas on KARN 102.9FM and can be heard online at: [www.DLShowOnline.com](http://www.DLShowOnline.com).

You can listen anytime with The Official David Lukas Show app which can be downloaded from the Apple® App Store, from The Amazon® App Store (Android™) and from the Windows® App Store.

Learn more about David by picking up the book by New York Times best selling author Robert Kiyosaki, *Rich Dad's Success Stories*.

David is committed to educating people on achieving financial freedom without risk. David and his team serve his valued clients all over the David is committed to educating people on achieving financial freedom without risk. David and his team serve his valued clients all over the United States.

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