



K N O W L E D G E B A S E

Harvest Equity to Increase Family Wealth!

If you have selected this situation, I am guessing that you have heard about or want to learn more about how to better manage the equity in your home to dramatically increase the safety, liquidity and growth of your family wealth. In doing so, not only do you protect yourself and your equity from creditors, but you also provide an opportunity to earn a rate of return on an asset that if left in the home offers NO RATE of RETURN. And equity stored outside of the home can be proven to be more liquid, in case of emergencies, than if left in your home. Your home is to house families, not to store equity.

The concept behind Equity Harvesting is fairly basic. By refinancing or obtaining a Home Equity Line of Credit, Homeowners can then reposition their idle equity into a vehicle that can grow tax free. Then at retirement age, you can access that money tax free for income.

Equity Harvesting can also be defined in the context of selling a home. Rather than accessing equity with the use of a Home Equity Line of Credit (HELOC), a home seller is ideally positioned to employ an Equity Harvesting strategy, by repositioning the equity realized from the sale of the home, into an environment where it can grow tax free.

Although the concept is not for everyone, consider the following question:

If you could borrow money at a favorable interest rate, interest that may be tax deductible, and reposition that money into a financial vehicle that could grow tax free and permit tax free withdrawals at retirement, would you?

To many, the answer is simple.

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But sadly this incredible strategy is not known (even by the professionals) or is not given the fair hearing that it deserves because of the self-interests of others selling more expensive less productive solutions.

As I continually work with some of our areas best financial planners capable of showing you the tremendous advantages that can be realized by using this simple but effective strategy, I strongly encourage you to call me for a more complete explanation of the program.

After learning your particular circumstances, I will see that you are provided with detailed projections of how your family wealth will grow well beyond your current investment strategy. The power of Equity Harvesting is tremendous. If I am successful in communicating that power to you, I am certain that you will pursue this strategy further.

Having been exposed to a number of financial planners and wealth building strategies, I have come to see how beneficial Equity Harvesting can be when trying to build the maximum amount of wealth for retirement. Given the rise and fall of home values in our area, as well as the apparent difficulty of being able to put meaningful resources away for retirement, you would do well to contact me to learn more about these important strategies. To do so click [HERE](#) and indicate ***“Harvesting Equity”*** in the comment section. Or, simply call me at 847.456.2700.

To better understand this important strategy, return to the “Your Situation” page at www.DaveBuckman.com, and select the link to >> **Case Study I** << to review a meaningful same case.