

# Ways To Protect Your Money in 2023 And Beyond

What Most CPA's & FA's Don't Share With Clients  
5 Simple Truths you can use to get you ready for the  
possibility of more economic chaos

By our **BEST SELLING** author

**J O E M Y E R S**



An abstract written by Joe Myers summarizing the groundbreaking book  
***Confessions of a CPA: The Capital Equivalent Value of Life Insurance***  
by Bryan Bloom

In his book Bryan, a CPA with 35+ years of experience, reveals what most CPA's and FA's do not share with their clients.

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*This abstract is no substitute for reading the complete book, though much of this content is either direct quotes or re-worded accounts from Bloom's book.*

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Over Bloom's decades of accounting practice, he has understood that helping others learn about their financial future by focusing on the end results are critical; the following are his core tenets:

- What we are taught as truth, **should be true.**
- We should question and test what is taught until **we know it is true.**
- We should challenge mainstream financial advice and stop following each other off the financial cliff. **Wealth distribution is more important than wealth accumulation.**
- When we trade our time for someone else's dollar that is "earned income" and fair for The Administration to tax. **We should pay taxes only once on the money we earn.**
- "Unearned income" should be off the radar of the IRS. **What our money earns should never be taxed.**
- Payments into the Social Security Administration have been taxed once as "earned income". **What we receive from Social Security should not be taxed because it is "unearned income".**
- People are unknowingly transferring hundreds of thousands of dollars of their wealth to financial institutions and the government. Those transfers can be recaptured, and strategically redeployed, **shifting those financial gains back to you.**

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## Revelation 1

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**You can only spend dollars. You cannot spend a “rate of return”.** Therefore, one question must be asked. When you need the money later in life, what will be more important: the “rate of return” on the growth side **OR** the money available to spend on the distribution side?

Bloom provides a brilliant way to look at the value of an asset with a “which would you prefer?” question.

“Would you prefer to have a \$5,000,000 pool at retirement to provide \$200,000 of taxed income per year to live on

*OR*

Would you prefer to have a \$3,000,000 pool at retirement to provide \$180,000 of tax-exempt income per year to live on?”

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## Revelation 2

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**Capital Equivalent Value** is defined as the sum of money a financial asset would have to be to provide the same value as another financial asset.

The biggest issue that CPA’s and FA’s fail to explain is the effect that taxation will have on their financial strategy. Bloom explains:

Taxes are either a direct reduction of our current lifestyle by paying taxes out of pocket, now, and are a known quantity.

*OR*

Deferred taxes grow in a compounding way and will be applied at a future rate, which is not known, and are a direct and bigger reduction of our future lifestyle.

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## Revelation 3

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**Everything We Purchase We Finance** provides phenomenal insight into how our capital has a cost – whether we pay cash or whether we pay interest for the use of someone else’s money.

In the chapter, ***Saving and Borrowing***, Bloom provides the following scenario as to how the interest rate of borrowing can be more than the “rate of return” on your savings or investments:

A 50-year-old with a \$200,000 investment balance and a 5% APR wants to purchase a car for \$50,000. They do not want to pay interest or pay more than the vehicle is worth, so the \$50,000 expense is withdrawn from the \$200,000 investment to pay for the vehicle.

They may intend to replace the \$50,000, over time – but most never consider replacement of the gain that was lost while the \$50,000 was removed from the investment.

Consider the cost of the vehicle in year 1:

- \$50,000 purchase price *plus*
- \$2,500 gains not realized in the investment account *equals*
- \$52,500 actual cost of the car

Calculating the gains lost on the gains, over the first 5 years, the vehicle will cost:

- \$50,000 purchase price *plus*
- \$13,814.08 gains NOT realized in the investment account *equals*
- \$63,814.08 actual cost of the car

What is the cost of the vehicle to a retirement account if they retire at 65?

- \$50,000 purchase price *plus*
- \$53,946.41 gains NOT realized in the investment account *equals*
- \$103,946.41 actual cost to the retirement nest egg, meaning, funds not available to one’s retirement lifestyle

What is the cost of the vehicle to the heirs if the 50 year-old survives to age 85?

- \$50,000 purchase price *plus*
- \$225,800.77 gains NOT realized in the investment account *equals*
- \$275,800.77 actual cost of the vehicle to heirs; that is, funds they will never inherit

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## *Revelation 4*

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**Why Life Insurance Works As A Financial Strategy.** Bloom explains the countless benefits of permanent life insurance as applicable to financial strategies and the six IRS tax codes of which most people are not aware, providing amazing insights into how permanent life insurance can be an invaluable asset that becomes a game-changer for any financial strategy.

Bloom poses the question: What if you could purchase vehicles, any major expense, mortgages, or business expense without interrupting future compounding growth of an investment?

**What A Properly Designed Life Insurance Looks Like,** shares the 3 benefits under the IRS tax codes:

- As much premium for as little death benefit as possible
- Maximize the overfunding of a policy
- Reinvest dividends in the policy to increase cash values and death benefits

In his book, Bryan Bloom shares how, when people try to assign future value to an asset, they get hung up on “rate of return” on their money, while they fail to understand the benefit those dollars provide when exchanged for something wanted or needed.

His beliefs became the foundation for his clients to determine if their financial strategy would provide financial success. His book answers the following questions:

- What if permanent life insurance was your only retirement asset?
- What would other assets have to be worth (Capital Equivalent Value) to provide the same cash flows as your permanent life insurance policy?
- How can you calculate the Capital Equivalent Value of your permanent life insurance policy?

### **Life Insurance Is The Only Answer To Inflation**

Bloom also explains that Life Insurance is the only asset that replaces the excessive distributions from any other assets necessary to make up for the higher prices we have to pay because of inflation. There is no other asset that promises to reimburse your estate for the extra cost of living you experienced because of inflation. Inflation simply drains the inheritance of the next generation assuming it doesn't bankrupt the retiree first.

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## Revelation 5

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### **Capital Equivalent Value Rate of Return (CEV ROR) The Holy Grail of Investment Gurus.**

This chapter reveals that to receive a comparable benefit of properly designed permanent life insurance policy(s), say:

\$100,000 premiums paid for 10 years

an alternative investment with the same premium payments must grow to \$1,914,285 with a rate of 11.54%.

### **Capital Equivalent Value Rate of Return**

For the example, Bloom notes that the CEV ROR will have to be recalculated for each tax bracket.

- 15% tax bracket would require a CEV to be \$2,252,100 and the ROR must be 14.37%
- 25% tax bracket would require a CEV to be \$2,252,380 and the ROR must be 16.55%
- 40% tax bracket would require a CEV to be \$3,190,475 and the ROR must be 20.41%

The above rates are adjusted to match the tax-exempt nature of permanent life insurance. Also, consider that fees are accounted for in permanent life insurance, but not in alternative investments because of unknown future fees.

To make a fair comparison to other investments, these rates discussed must remain the same for the equivalent 10 years of life insurance premiums.

The book also shares about how life insurance can be a benefit when it comes to Social Security, Medicare, and other income-based benefits.

Bryan Bloom's book is a must read for your financial literacy, and to improve your own financial future and that of your heirs.



Confessions of a CPA: The Capital Equivalent Value of Life Insurance



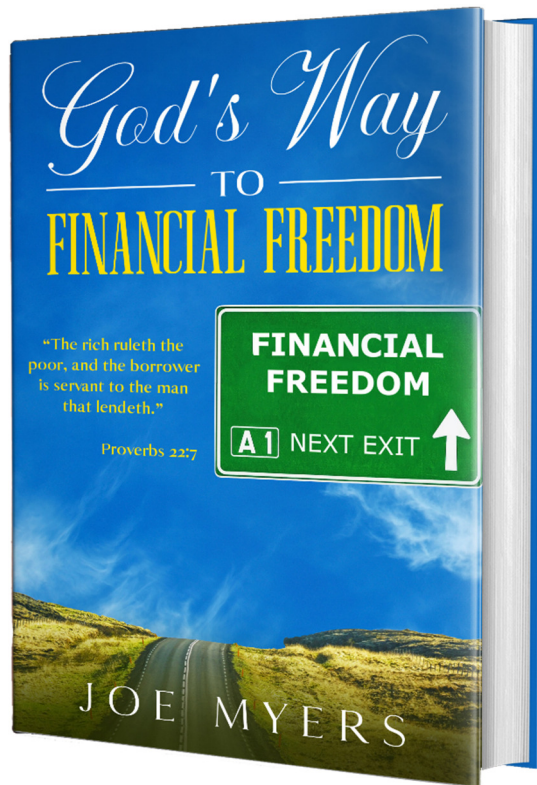
by Bryan Bloom

Life insurance is one of the most difficult assets to value. It's value is not just its cash value, nor is its value just its death benefit. It is both. But how do you calculate the value of both at the same time? The Capital Value of Life Insurance describes how this calculation is made. It was developed by Bryan S. Bloom, CPA

**Available on Amazon**



A question we get almost every day is: "why isn't everyone implementing the principles in your books?" The answer to that question is that everyone who knows and understands these financial truths is implementing them. If you carefully read and absorb the financial principles of life insurance uncovered in our books, you will understand as well. We might say that most people don't know and are not even aware that they 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 they are currently unaware of its existence. As a result, this information currently sits in their "blind spots".



[My book, Kindle version and Audible available on Amazon](#)

**Right Now**, is the time to learn about the proven benefits, strengths, and versatility of Properly Designed Life Insurance.

**So Reach Out To Us:**

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Insurance Companies do not invest your money in the potentially unstable and risky way banks and stock markets do.

Permanent Dividend Paying Whole Life Insurance is essentially insurance for as long as you live. It is a mix of a life insurance contract with a savings component.

Whole Life has guaranteed death benefits and cash values, with additional earnings potential through annual dividend payments.

Mutual Life Insurance Companies are owned by the policy holders. All the profits of the company are distributed to the policy holders. There are no external stockholders that have any influence on the company.

#### **About the Author**

For over three decades, Joe Myers has studied the Federal Reserve System.



A financial coach to many individuals, business owners and corporations. An author and avid blogger known for illuminating clients as to the reasons for today's boom and bust cycles. Advising them how to protect and use their assets for the uncertain times ahead, and how to leave a legacy for generations to come, as the