



## Simplified Service Explanation – PFR Advisors

### What We Do (In Plain English)

We help high-earning professionals grow their money for retirement using life insurance and bank loans.

Sounds weird? Here's how it works, step-by-step:

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#### Step-by-Step: How It Works

1. **You want more money when you retire.**  
But you don't want to pay more taxes or take big risks.
  2. **We help you set up a special life insurance plan.**  
It's not just for protection—this one builds cash like a savings account on steroids.
  3. **A bank helps pay for most of it.**  
You only need to put in a small amount.
  4. **Your plan grows over time—tax-free.**  
You don't pay taxes on the money it earns or when you take it out later.
  5. **You can use the cash in retirement—without penalties.**  
It works kind of like a private pension, but better.
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#### What You Provide (Input)

- Your age (usually 35–60)
  - Income (around \$150K+/year)
  - Willingness to put in money for 5 years (example: \$30K–\$50K/year)
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#### What You Get (Output)

- A large life insurance policy (fully funded by year 5)



- Access to tax-free income when you retire (can be \$100K+/year)
  - A safety net for your family
  - Peace of mind: bank handles most of the cost
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### **Real-Life Example**

If you're 45 years old, make \$200K a year, and put in \$40K/year for 5 years:

- You could get a \$3–5M life insurance plan
  - Have access to \$100K+/year in tax-free income starting at age 65
  - Leave a legacy to your kids too
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### **Sales Pitch**

"We help high-income earners grow wealth with a strategy that uses life insurance and bank money to create tax-free retirement income—without changing your lifestyle."

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### **Sales Pitch (Hormozi-Style: Add Value)**

"Put in \$1, get \$5+ back—tax-free. PFR Advisors helps you use bank-funded life insurance to create massive retirement income, protect your family, and avoid taxes. You don't need to change jobs, invest in the stock market, or work harder—just be consistent for 5 years."

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### **Donald Miller One-Liner**

Most high-income professionals struggle with building tax-free retirement income. We created a strategy using bank-funded life insurance that grows your money safely, so you can retire richer and leave a legacy—without extra work.