

Episode 678

[INTRODUCTION]

[0:00:00.0] ANNOUNCER Welcome to the Real Estate Syndication Show. Whether you are a seasoned investor or building a new real estate business, this is the show for you. Whitney Sewell talks to top experts in the business. Our goal is to help you master real estate syndication.

And now your host, Whitney Sewell.

[INTERVIEW]

[0:00:24.4] WS: This is your daily Real Estate Syndication Show. I'm your host Whitney Sewell. Today, our guest is Mark Willis, thanks for being on the show again, Mark.

[0:00:33.7] MW: My pleasure Whitney, thanks so much for having me on the show.

[0:00:37.6] WS: Mark is a certified financial planner, a two time number one bestselling author and the owner of Lake Growth Financial Services. A financial firm in Chicago, Illinois. Over the years, he has helped hundreds of his clients take back control of their financial future and build their businesses with proven tax efficient financial solutions. He specializes in building custom tailored financial strategies that are unknown to typical stock jockeys, attorneys, or other financial gurus.

Thank you again Mark for being back on the show. I know right now, with everything that's happening, it's just on the forefront. Everybody's thinking about the best places to put their money, should we be investing right now, should we be just more liquid. What's going to happen, right? In the next six months to a year, no one really knows but we're trying to make the best decisions that we possibly can, especially financially, it's just hard to plan for the unknown, right?

I think you have some unique methods that you're helping lots of people with. And I want to just get into that today, just where cash should be right now and you know, you mentioned earlier before we started recording, just how to be financially immune to pandemics.

And you know, while everybody else is really going crazy, financially, or you called it a 'financial-flu', I thought that was interesting — and you know, let's just jump in and talk about this method, talk about how that could apply to an operator in the syndication business, versus maybe a passive investor as well?

[0:02:00.4] MW: Well, you're exactly right, Whitney, there's been a massive fundamental shift under our feet. I mean, who could have thought, back on Valentine's Day, that we'd all be wearing masks as we go back to school this fall? That's an unbelievable shift in our culture, as an American culture, and as a worldwide culture. But I'd like to tell you guys a very quick story. I was walking through — I remember back in early, mid-march actually. Walking through the grocery store and just seeing the empty shelves and people walking with a hundred different wine bottles in one grocery cart. And, like, 200 toilet paper rolls in a following shopping cart.

I remember, I had my daughter with me, they're at the grocery store, and it was the first time I'd ever seen a developed country look like — I didn't grow up around hurricanes, where I grew up in the Midwest, it was more tornadoes. It was unbelievable to me to see the fear and the anxiety ratcheted up to such a level that even I — I could not escape it. It was sort of like, "Wow, where is my bunker? Where can I go to shelter?" Maybe that tornado hatch, like they have in the *Wizard of Oz*, right, came to mind. "Where is my billionaire bunker, I can go underground to seek safety?" In fact, I'll tell you this other quick story too. I read in the *New York Times*, in April or May, somewhere in there, that billionaires have been activating their end of the world safety bunkers. In New Zealand, there's quite a few. In fact, for some reason, Indiana has quite a few and these are sort of underground secluded bunkers where millionaires and billionaires go to seek safety if the world hits nuclear war or in this case, a pandemic.

I guess, the first thing I want to mention to your audience is, if you are a billionaire, listening to Whitney's podcast, first of all, reach out to Whitney and work with him because that would be awesome. But second, the world did not end. We are still here. The reason why I bring this story up is, we can only enjoy recovery if we are above ground. In other words, if we went

underground with those billionaires, and we're still there, we are not participating in the recovery. And there are some strategies I want to get to.

But first, I want to mention, what doesn't change. You know, I think a lot of people, most of the people that I work with are business owners who are trying to run their businesses profitably. They're landlords or they're passive investors who are wanting to run their investment smoothly and it's a turbulent time right now.

A lot of people are not paying rent and they're even being — given clearance by the government to not pay rent and I think that trend, unfortunately, will continue. But what doesn't change is some of the ways we can protect ourselves and even 'antivirus' our money going forward. That's, I think, really where we need to go first is how do we pandemic-proof our money. How do we become financially immune to the next recession, whether it's caused by a global pandemic or housing crisis or a financial crisis like in 2008 or another tech bubble like in 2001.

No matter the pin, there's always going to be bubbles. It's just sort of the underlying presumption, that won't change. We've already had three major market corrections just since the year 2000, just then the start of the century. What's to make us think that there won't be more in our lifetime? I guess, "Do you want to have happen to you next time, what happened to you this year?"

That would be a question I'd ask myself as a result of this episode. Now, here's some ideas for becoming financially immune. The first and foremost is, you have to quarantine your money. This is different from putting it in jail, okay? In jail would be products and strategies like 401(k)s and IRAs and CDs. Money that needs to be paid a bail bond just to break it free. A 401(k), an IRA, a CD, other restricted investments usually require a 10% early withdrawal penalty just to get your money out of jail, I mean, out of the account.

We call that a bail bond, if we're talking about breaking your money free from prison. We need to get it out of prison and we need to put that money in quarantine. Quarantine is very different, if your money is in quarantine, it's safe, it's accessible, it's liquid, and it has no restrictions or penalties to use that money for any reason. In fact, it's set apart from the financial pandemic that's going on in our country today.

If the markets are up or down, your money is growing at a competitive rate, that would be my very first thing.

[0:07:06.5] WS: That's what we're all trying to accomplish, right? I haven't heard it said like that though, "Quarantine our money." But it's good to think about what those restrictions are. And the withdrawal penalty, you know, I've not heard it said like that. That's such a good way to think about it, well, you know, where is your capital right now and what is the penalty if you need it six months from now. Or a year from now, or next month.

That's great to keep in mind, How do we establish that putting our capital in that quarantine so it's readily available."

[0:07:35.5] MW: Right, yes, exactly. The next step in "antivirusing" your money is to ensure that it gets some sort of guaranteed, annual growth to your cash. And that it grows on a consistent basis, no matter what the market's doing. That's really where quarantining that money, where it's going to uninterrupted, compound-grow for you, for the rest of your life is really just so important.

And, how many financial strategies give you that sort of predictable and competitive yield? I don't know too many. Whether it's real estate or the stock market or a CD or savings account. They all have their benefits and they all have their drawbacks. The next piece to being financially immune and to antivirus your money, is to drink lots of liquids. When you've got a financial flu, having lots of liquidity will provide for you a lot of pathways to becoming more healthy again. Just like when you're sick, you need to drink lots of fluids, need to be drinking lots of liquids.

Similarly, with our money, we need to be putting that money in places that are still accessible to us and liquid and available to us. And what this often means is we sacrifice access for growth. And I think that's a none choice unfortunately. But too often, we grab our money out of a real estate deal or sell our stock at the wrong time and we lose value as a result and we put that money, out of fear, we put that money into a liquid savings account or something similar which earns 0.nothing percent interest.

“But at least, it’s liquid,” that’s what we hear many people say. Well, there’s some better alternatives than just a plain, boring savings account that help us have access to the money, where it grows in a competitive way. And we call this the ‘Bank on Yourself’ concept, it’s using a very modern form of dividend paying whole life insurance to allow for us to have competitive growth on our money and it’s still liquid and accessible, there’s no bail bond to get the money out of your whole life policy.

Now, in times like these, having an emergency fund or an opportunity fund for deals which may be coming as the months and years progress, may just provide the kind of financial salve that can heal us. Financially, anyway. I don’t have a vaccine for the actual virus, guys. I’m sorry to disappoint us. But on the financial side of things, you could possibly find a true vaccine to the next financial virus that we all might go through if your money was predictable, accessible, guaranteed to grow for you, and had liquid access to it at any time. That, to me, spells as financial relief, spells financial immunity from whatever the world or our economy throws at us. We can get into specifically how that fits into syndication deals and for passive investors but also operators if that would make sense for you, Whitney.

[0:10:37.0] WS: Please, I would love to know, if you have an example if it’s the operator and he needs to put 50,000 in our — or 100,000 into a deal, or if it’s the passive investor and they’re looking to put 50,000 or 100,000 into a deal, if you can give us an example. Thinking through both sides of the coin there and what that looks like with using the Bank on Yourself concept?

[0:10:58.1] MW: Sure, I’ll give a very quick story and example. A gentleman just the other day, he had scheduled a 15-minute phone call with me just to say hello, get to know me a bit after hearing me on another podcast. And he had told me that he had received about \$175,000 as a PPP loan from the government that recently came out.

He was just trying to figure out what to do with that cash, he had the choice to keep it in a savings account but he wanted something better, just letting it sit there, soak, sour, and of course, pay the payroll that he needed to pay, of course. But with the way his company was structured, he’d be able to keep that 175 on the balance sheet of his business. You know, most people think that, “Hey, I’ve just got to let that money sit there in my savings account.” Or dump

that into a real estate deal. Well, what we talked about was we set up a dividend-paying whole life policy, we call it a Bank on Yourself type whole life policy and he dumped in \$175,000 into his policy.

He's been able since to borrow against that policy. So we can talk about how that works, if you'd like, and use that to fund some of his operating expenses and some of his upgrades to some of the deals he's been working on. To him, that's been better than just paying cash and here's why — when you borrow against these policies, if it's designed the Bank on Yourself way, they'll continue to grow and earn dividends and interest as if you had not borrowed against the cash value.

Not to me, that is jaw dropping, that is the ultimate fountain of youth for your money, so to speak. If we're talking about a vaccine against the problem of breaking compound growth, which is the ultimate devastator of our finances, right? Always breaking compound growth when we need to buy things, whether it's a cup of coffee, or fixing up our kitchen, or buying that new car, or investing in some deal. Every time we spend money, it's no longer earning interest for us. The policy gives us a pathway around that problem, it gives us a bypass, it creates antibodies against the problem of breaking compound growth. This gentleman, he put the money, the 175,000 right into a policy, 30 days later, he borrowed a sizable chunk out, it was in the six figures that he borrowed out, and put it to work in his real estate.

I think it was within about a month, he put the money in and within 30 days, you can borrow the money right back out again for your deals. Or to pay off an old debt or to cover expenses if rent is not coming in like you hoped it would. You can use it to pay the payroll that the government requires of PPP loans, so it really comes down to what the operating needs of the business owner is. But the point is, yeah, he's able to put that money in and within 30 days, that money is ready to be pulled out again for anything your business or your personal life might require.

[0:13:48.9] WS: Nice. Okay, you put the money in, you can pull it out within 30 days but that's in a loan, is that correct?

[0:13:56.5] MW: Yes, there are two ways to get money out of one of these policies, you can do a traditional withdrawal — and I say traditional because it acts just like a normal bank

withdrawal. Whenever I withdraw money out of a bank savings account, it's no longer earning interest in that savings account, it wasn't earning a lot of interest anyway, let's be clear, right? But, when I withdraw money out of a life insurance policy, it functions just like a bank savings withdrawal, no longer earning interest.

Now, the second way to get money out of these policies is to borrow against the cash value. That preposition there, that word against, is actually very important. Whenever I borrow against my cash value, I'm using my cash value as collateral. Case and point, let's say I've got \$100,000 in cash value in my life insurance and I want to borrow out \$30,000 to buy a new car or let's say, to invest in some new real estate in my fund, as a passive investor, let's say. I take out 30,000 and I still get interest and if the company's profitable, they'll throw dividends on top of that so the interest and the dividends will be paid to me as if I had not taken that \$30,000 loan.

It will pay me a guaranteed interest and the dividends on the entire \$100,000 even on the 30 grand that I borrowed out. To me, that's pretty remarkable and I'll just mention this quickly, there is no required repayment plan on these loans. You can borrow the money out. Let's say that you're an operator and you want to borrow the money against your policy and put it to work in some of your deals and maybe you need to wait three years before you have a liquidity event. And you sold one of your funds and you walked away.

You could let that loan grow over a three-year period, the insurance company won't call you, they won't ding your credit, they won't report it on to third-party credit rating agencies. It's a private loan between you and the insurance company. If you should pass away during that three-year period, the family, your family would get the entire death benefit minus the loan paid out to them, income-tax free.

Of course, once you do pay the loan off, you've got the cash value growing on the full value so you did not hurt your retirement fund or your cash value growth-fund, even though you'd borrowed against the policy for the last three years.

[0:16:23.5] WS: You mentioned if the — you said something about, if the business is successful or if they're going to pay out dividends, which business is that exactly, is that something that you know, that's holding the money or how do we even ensure that that happens?

[0:16:35.5] MW: Yeah, right. So I would again really recommend your audience look into this further. Because there are about 1,100 life insurance companies in the United States. And not all of them are worth doing business with. In fact, most of them, I would not recommend your audience listen to or work with just any insurance agent or have a contract with any insurance company. You want to work with insurance companies that are mutually-owned and have been around for a good century or more — because I really want to see how they performed during tough times.

I want to know how they did during the last pandemic of 1918. In fact, the companies that I would recommend, which is where these dividends would be paid out from, would have been paying out dividends and were paying out dividends straight through the last century. Including the Great Depression, including the Spanish Flu of 1918 and most recently, 2008 and now even 2020, they have all announced dividends pay out, consistent dividends paid out even this year.

Now, dividends are not guaranteed by the insurance company that you have a contract with. But like I say, I would really work with companies that have been around for at least a 100 years and haven't missed a dividend in that last century.

[0:17:52.7] WS: Is that something that we're going to ask somebody like yourself? Where are we going to get that information?

[0:17:58.3] MW: Yeah, so you can try to piece all of these together. You can build your own bridge if you want to, you can build your own iPhone if you want to. I can't or you can work with a competent professional who has been through all of this. And has learned all of these and understands how best to structure these policies in which company to work with and how to arrange the policy in the most efficient way — so it minimizes commissions and it minimizes the insurance expense.

And yeah, the best way to do that, in my personal opinion, is to work with a Bank on Yourself professional who has gone through those rigorous training requirements. It took me about three and half years to really become competent in this strategy and to receive that certification. And it's the only one in the industry I am aware of. Everybody else is kind of a, "Hey, I read about that once" type adviser. There's a lot of nicknames for this out there.

I don't have time to mention them all but if you want to work with the equivalent of the USDA organic version of this in your marketplace, look for Bank on Yourself professionals. Or just reach out to me. I'd be happy to connect with one of them.

[0:19:03.1] WS: Nice, you know we have put that 50 or 100,000 or you can even use the same example you were using earlier of the 175,000 either one. I guess I am just trying to make sure like the listener and myself understand what happens with that money. So you know we are putting it in there, can we ever stop this? I guess I want to ask that before I forget. If we just said, "Okay Mark, you know I just don't really like this anymore," or "I just want to have the capital in the bank, I have changed my mind," is that an option?

[0:19:28.5] MW: Right, yeah. Well I will give another quick story. We had someone just yesterday call me. We had set up a 15-minute call and we had scheduled it. He was on his way from Illinois to Colorado and he was driving — of all things. You know, he used to be an airplane fanatic but he was driving because of the changes in our world's culture these days with relation to airplanes. And so he had plenty of time to listen to our podcast, which is cool.

So he was listening to some of our shows. He asked me the same question. He had a good chunk of cash and he was curious, "Hey, how long do I have to fund this?" The answer to your question is, yeah. You could simply put a lump sum into one of these policies as a single premium one-time payment. There is no ongoing contribution or requirement to fund it. It is one and done. And then it just sits there and cooks and grows over the rest of your life on a guaranteed basis with dividends on top of the guarantees, if the company is profitable. So that is one way to do it.

I've had other people who, recently as a result of the CARES Act, called me up and said, "Hey Mark, I've got an eligibility to take \$100,000 out of my 401(k) and I won't be penalized for it." So

here is one way to get the money out without a bail bond. This year, the CARES Act allows us to take up to \$100,000 out of our tax deferred 401(k), our tax-deferred IRA. Even if you are younger than 59 and a half, you can get access to up to a 100 grand out of — is it qualified plans?

Take them out without an early withdrawal penalty and Congress is letting us spread out tax payment out ratably over a three year period. Now that is huge, tell me any other time in our history where the government has said, “Hey, you don’t have to pay us your taxes this year. We’ll give you three years to pay it.” That’s awesome. So a lot of our clients and folks who have been calling us to move money in from their 401(k) and their IRA to do their lump sum I just mentioned, we just spread it out over a few years.

So I’ve got clients that have put money in as one payment as mentioned. People are putting it in over three to five years. Others that are putting profits and proceeds from their rent money or their passive income or their acquisition and liquidation deals on their syndication projects and they are moving it in over a long period of time. So it really can be funded in a various number of wonderful ways. Did that answer your question? It almost is too flexible. You know you can really design this any way you choose.

[0:21:52.7] WS: Can they end it at some time if they just said, “Mark, I don’t like this anymore or I just want to have the money in my bank account. I am just more comfortable with that?”

[0:22:00.6] MW: Yeah, thank you. So if they’ve got a tough time that they are going through they can cash out and walk away from the policy. They just get a check in the mail for their cash value and the insurance contract just completely walks away from the policy and keeps the cash. The cash value is theirs to walk away with anytime they want. Or they can borrow the money out and never pay it back. And it is just their cash in their bank account. But they keep a little bit of money in the policy to leave as a reserved amount so that the death benefit still pays their family when they pass away. That is just two ways you can just walk away from the deal if you decide you don’t like it anymore.

[0:22:38.3] WS: What are the cons? What’s the worst thing about doing this?

[0:22:42.4] MW: Yeah, you don't want to do this with any adviser. We have already mentioned that or any insurance company. I'd say a lot of the downsides to this is just knowing that you've got the correct design. I have seen too many people who thought they had one of these in their portfolio and they were still stuck in the Wall Street casino with a variable universal life policy or an index universal life policy.

Those are kissing cousins to what we are describing today. Which is a dividend paying whole life — but they are very different in terms of who shoulders the risk and again, the things that are changing in our world with the amount of risk on our shoulders as business owners, as real estate investors. There is no reason why we unnecessarily have to add that risk to our shoulders when we've got so much other turbulence going on in our world. I would also say don't do this if you need instant access to 100% of your capital this year.

Because when you put money into one of these policies, you are going to lose some of your purchasing power due to the cost of insurance. Even a well-designed, efficient policy has insurance expenses. There is no way to get around that. It depends on how the policy is designed to really pinpoint exactly what those expenses are and we do a 15-minute phone call discussion to sort of get into those expectations. Some, Whitney, just so your audience knows that, we can see what their needs are, to see if it is even a good fit and before we make any recommendations.

[0:24:09.7] WS: Nice, just highlight a few of the big pros of doing this as well before we have to move to just a few final questions.

[0:24:16.6] MW: Sure, yeah. We have a — I think we have laid the case, I believe, for what's changing in our world today, which is fundamentally, I don't think we'll ever go back to the world that was in 2019. But there is a lot that hasn't changed. Our need for liquidity, we need liquid access to capital for our emergencies, for our opportunities. We need assets on the balance sheet to help build a productive and profitable real estate business.

We need the ability to compound and grow our money in ways that are safe and competitive and predictable. Those things I think are set into the Bank on Yourself paradigm and banking, I think, doesn't change. We always need the banking function in our world.

The only problem and I think the change that we can make, the only problem is we are sitting on the wrong side of the banker's desk and if we can make that shift, if we can move to the right side of the banker's desk. Where we can become our own source of financing, we can be financially immune to anything else the world throws at us.

[0:25:20.8] WS: Anything else about this concept that you specifically want to ensure the listener knows about before we move on?

[0:25:28.8] MW: Yeah, I think it helps you, speaking of financially immune and becoming pandemic-proofed — it helps you breathe. It is what I call the swan money or sleep well at night money. And if you can breathe, if you've got that cushion — I had a conversation with a young couple yesterday. They're doing some mobile home park investing, they've got a syndication deal they're working in. And they have their policies packed in with enough cash that they said they can finally breathe.

And with everything going on with the pandemic and how it impacts specifically our lungs — and my heart and prayer goes out to everybody affected by this virus. But I think a metaphor for that is, "Where does your money need to live so you can breathe?" So I'd say that is one final thought about this strategy in the midst of this uncertain times.

[0:26:19.4] WS: I meant to ask you also about the risk of losing all the money after you've put it in there. What's the chance or the risk, you know the option or how could that happen? When would that happen and has it ever happened?

[0:26:30.5] MW: Well, I will give a quick story to this. There is a guarantee that your cash is your cash. You can walk away from the policy and it's guaranteed that you'll get the cash surrender value. And the insurance company cannot just renege on that contract. It is a unilateral contract. What that means is even if the insurance company got into trouble, let's say that they went into bankruptcy, first of all, I wouldn't have recommended a company that tight on their margins if it were me.

I would be making sure that these were companies that were financially solvent and would be there for the next 100 years, but you'd never know, right? There is a guarantee that you'd never know this side of heaven, nothing is guaranteed. So if the insurance company went through bankruptcy there is a process in your state — the state department of insurance and the insurance commissioner where you live would take over the insurance company that was bankrupt in your interest.

And typically, he or she, the insurance commissioner, would re-allocate those policies to new more solvent insurance companies. And the new insurance company would uphold the promise to pay and the guaranteed cash accumulation. So essentially the policyholder who had this happen to him or her would just see the change of logo on the top of his or her annual statements from the contract's cash value growing every year.

It would just be a change in company name is the upshot of what would happen. So in 2008 there were almost 500 entire banks that went bankrupt in 2008. 500 whole banks. In that same year, one insurance company went bankrupt and it was a small little company in Texas, I think it was called Lincoln Memorial. Lincoln Memorial Life Insurance and I didn't work with them. I didn't know much, I was just researching this and what happened was, the Department of Insurance in Texas gave all the policies to another company that ran those contracts and continue to pay the policy holders their guaranteed cash accumulation.

[0:28:30.4] WS: Wow, all right Mark, I appreciate you elaborating on that and giving us many stories to help us think through and hear examples to better understand this method. I have heard more about it in the last probably two months before that I have never heard, hardly anything about this method. It is great to hear more examples and the study that you've done but a few final questions, what's a way you've recently improved your business Mark that we could apply to our business?

[0:28:54.6] MW: I'd say really sitting down and you know one of my favorite things is project planning. I'd never thought I'd say that. I guess I must be an adult now. So look up Gantt Charts. That's been a lot of fun to just organize my thoughts in a structured way that sort of says, "Here comes the first thing, the second thing, the third thing." You can use Trello or Microsoft Project — just a neat little tool to help improve your company and your personal life.

[0:29:18.7] WS: I love things like that to help us get more organized. What about the number one thing that's contributed to your success?

[0:29:24.7] MW: Yeah, number one thing — I'd say reading has been a big one. And I've been reading a book, see if I can grab it real quick on Audible. It's called *Breath* and it got me thinking about our financial life and that point about breathing earlier that I mentioned. The book is *Breath* by James Nestor. It's called *The New Science of a Lost Art, Breath*. Great book and I'd say it's contributed to my success because I don't snore as much at night and my wife is happy for it.

[0:29:56.0] WS: Love that and how do you like to give back?

[0:29:58.1] MW: I'd say the best thing you can do is mentor people who are absolutely focused on seeing their own success and seeing that little spark in their eye when they catch the idea of whatever it is that we are talking about. It is just so rewarding and it gives me the emphasis, the desire, the motivation to keep going.

[0:30:18.6] WS: Nice, Mark well I am grateful for your time again and just sharing this method more in depth with us today and just helping us to think about pandemic-proofing our money. I am just grateful for any kind of thoughts or any methods like that that are new to us. I know a lot of the listeners haven't probably heard of that before. So my hope that they will reach out to you and get a better understanding of this and if it is a good option for them. So how can they do that Mark? How can they get in touch with you and learn more about you?

[0:30:44.0] MW: Guys, if you want to have that 15-minute intro call, we just sort of chat here if this is a good fit for you or not, you can go to growmorewealth.com. That's growmorewealth.com, and if you'd like to dive a little deeper, if you are on that 16-hour road trip like that gentleman earlier, you can check us out at Not Your Average Financial Podcast. And we're binge worthy, or at least we try to be as often as we can.

[0:31:09.5] WS: Awesome Mark, that's a wrap. Thank you so much.

[0:31:12.2] MW: Thank you for your help and the opportunity.

[END OF INTERVIEW]

[0:31:15.0] WS: Don't go yet, thank you for listening to today's episode. I would love it if you would go to iTunes right now and leave a rating and written review. I want to hear your feedback. It makes a big difference in getting the podcast out there. You can also go to the Real Estate Syndication Show on Facebook so you can connect with me and we can also receive feedback and your questions there that you want me to answer on the show.

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[OUTRO]

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