

## Prosperity Flow Through Account (PFT)

Your PFT Account is a separate checking account that must accept direct deposits and automatic drafts or deductions. It is established to prevent the commingling of funds, a common flaw in the building Prosperity process. It will facilitate the MOVE-ment of money as a strategy. It will automatically keep money circulating throughout your personal economy, thereby maximizing FLOW and CONTROL.

The only transactions to flow through your PFT Account are those relating to your financial and economic growth. Ideally there should not be household expenses running through this account. (Remember, your mortgage payment can as one could argue that it helps build wealth, but remember home equity is not CONTROLLED by you.)

- All inputs to investments are handled through your PFT Account
- Similarly, the movement of dollars from one arena to another which helps money flow THROUGH products should flow through the PFT Account.

The Benefits Are:

- Complete segregation of funds since dollars for savings and investment are not commingled with vacation, emergency or spending dollars
- A monthly financial statement documenting all transactions
- A financial case history carried forward from year to year
- Repositioning of assets is recorded through the source of the deposit and ultimate disposition of that deposit
- It serves as a clearinghouse for transactions so none of your wealth is misappropriated or spent unknowingly
- It provides accountability for reviews, which is often missing in typical financial planning

### What Is Deposited Into Your PFT Account?

- ❑ Interest formerly compounded
- ❑ Dividends formerly reinvested
- ❑ Short term capital gains formerly reinvested
- ❑ Long term capital gains formerly reinvested
- ❑ Recovered term life insurance premiums
- ❑ New money created by bonuses, additional income
- ❑ Savings from refinanced debt
- ❑ Savings from eliminated debt
- ❑ Savings from lower deductibles
- ❑ Tax refunds
- ❑ Savings from tax (W-4) adjustments
- ❑ Money already allocated for life insurance premiums
- ❑ Life insurance policy loan proceeds
- ❑ Investment “pay downs” or “spend downs”
- ❑ New Money saved as part of your 15% - 20% savings goal

### What Will Be Drafted or Paid From Your PFT Account?

- ❑ Life insurance premiums
- ❑ Disability insurance premiums
- ❑ Investment opportunities
- ❑ Life insurance loan repayments
- ❑ Real Estate down payments
- ❑ Life Settlement deposits
- ❑ Bridge Loan Investments