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### Does It Make a Difference Who Handles Your Investments?

I say yes, as my answer to that question, which is why I chose Deborah Gamber to be my financial advisor in the summer of 2011. Deborah would explain the different financial vehicles available to me and ask me questions as to what my personal goals were to help us together find the best financial tools to meet my needs. She always asked my opinion and would have me explain it in my way to make sure I understood what I was investing in and why.

I had been searching on the internet and found the Bank on Yourself concept through Pamela Yellen, but there was no local phone number. In talking with Deborah about my other investments, I questioned her about this concept and she informed me that she was one of three local authorized Bank on Yourself advisors in Colorado with Pamela Yellen's marketing organization. I went to several of her workshops on the Bank on Yourself concept, which got me thinking about ways I could utilize this concept even at my age of 89.

In 2012, I had heard about reverse mortgages on the radio and called Deborah to find out her opinion of them and told her I wanted to look into doing one on my paid off home. She said she had worked with Ron Craft, who has been an expert in reverse mortgages in the Denver area, since 2004. She said it was very important if I was to take money out of my home that it should be invested in something very safe, liquid and available to me for emergencies, plus would meet my goals of passing on a legacy to my four children.

We pursued the reverse mortgage, which took some time and Deborah forged ahead through the difficulties with me and gave me helpful advice through attorneys. Once the money was received from the bank on the reverse mortgage, I chose to deposit this money into three different Bank on Yourself policies with my children as the insureds and myself as the owner and beneficiary. I believe this was one of the best things I did in my investment work with Deborah. Now, my children have been able to fund college for my grandchildren by taking loans from the policies and paying them back on their time schedule so that they will ultimately have tax free income during their retirement years.

I feel very good about my legacy planning by utilizing what is typically an illiquid asset in a home and depositing it into a safe and secure whole life insurance policy, in which the money is liquid and available to my children. Deborah was such a valuable resource in helping me achieve the goals I set for myself and my family.

Sincerely,

  
Harold E. Bergkamp