

## What do Walt Disney, Ray Kroc, Doris Christopher and James Cash Penney have in common?

They used their life insurance cash value to realize their  
**dreams...and create fortunes**

**Walt Disney** said, “I could never convince the financiers that Disneyland was feasible, because dreams offer too little collateral.” He kept on building his dream anyway, by borrowing against his life insurance.

**Ray Kroc** joined forces with two brothers who owned a drive-in restaurant. In hard times, his life insurance cash value helped sustain the business. Eventually he bought out the McDonalds brothers.

**Doris Christopher** borrowed \$3,000 from a life insurance policy to start her business. Warren Buffett later bought it from her for an undisclosed fortune. Her business: The Pampered Chef.

**James Cash Penney** built his store from the ground up but almost lost it in the crash of 1929. With money borrowed on his life insurance policy, he revived his store: JC Penney.

You have dreams too. That’s why it’s good to know permanent life insurance provides more than a death benefit. Its cash value can start a business, support a family or fulfill a dream.

## What are your dreams?

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