

# BKOS | PLAY SHEET 002

## The Queen: Power, Liquidity, and the Leverage to Last

*By Jaron Baston, Commissioner, LAW Fund*

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### OBJECTIVE

To unlock the engine of liquidity and capital access in your personal vault by aligning with the most powerful piece on the chessboard: Permanent Life Insurance (PLI).

This is the second move in building your Family Bank — designed to fund ownership, support real estate acquisition, bankroll trusts, and buy time.

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### COMMISSIONER'S BREAKDOWN: WHY THIS PLAY MATTERS

In chess, the Queen moves freely — the most agile, powerful piece on the board.

In wealth, PLI is your Queen.

It doesn't just sit on the sideline until you pass. It works while you're alive — building cash value, compounding quietly, and offering access to liquidity when banks stall or credit disappears.

This isn't a death benefit play. It's a living wealth lever.

This play sheet helps you:

- Understand how PLI works as a private credit line
  - Learn the difference between a death payout and cash value liquidity
  - Discover how PLI powers the LAW Fund ecosystem — from the Trust to the Holding Co.
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### FORMATION: THE QUEEN = PLI (PERMANENT LIFE INSURANCE)

**Chess Piece: Queen**

**Wealth Tool: Whole Life / Indexed Universal Life**

**LAW Ecosystem Component: Policy Vault (backed by PLI)**

**“The Queen isn’t just the most powerful piece. She’s the most flexible. She moves when others can’t.”**

**In your vault:**

- **The policy is owned by your Trust (King)**
- **It builds guaranteed cash value year over year**
- **That cash value becomes collateral for liquidity (you borrow against it — tax-free)**
- **The policy protects against market crashes and supports major investments**

**This is not the insurance your parents had. This is modern wealth architecture.**

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## **REAL-WORLD QUEEN STRATEGY EXAMPLE**

**Case Study: Walt Disney**

**In the early 1950s, Walt Disney needed funding to begin building Disneyland. Banks wouldn’t finance the vision — too risky, too expensive.**

**So he borrowed against his whole life insurance policy. That liquidity became the seed capital for one of the most iconic entertainment empires in American history.**

**The policy didn’t just protect his family. It launched his legacy.**

**Lesson: When banks say no, the vault says yes.**

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## **INSTALLATION INSTRUCTIONS**

### **1. Get Underwritten**

**Your first step isn’t money — it’s insurability.**

- **Apply for whole life or indexed universal life (with guaranteed growth + flexibility)**
- **Complete medical underwriting (your “Combine”)**
- **Get classified (Preferred, Standard, etc.)**

### **2. Pair It with the Trust**

- **The Trust should own and be the beneficiary of the policy**

- This keeps it out of probate and aligned with the vault strategy

### 3. Fund the Policy

- Contribute annually or monthly (depending on strategy)
- Add Paid-Up Additions (PUAs) to grow the cash value faster
- Ensure you avoid MEC (Modified Endowment Contract) status

### 4. Access the Liquidity

Once funded:

- Borrow against your policy's cash value (it keeps growing even while leveraged)
- Use the capital for real estate, seeding businesses, buying assets, or trust funding
- Repay on your own terms — no credit check, no bank, no taxable event

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## THE CHESSBOARD: B.K.O.S. POSITIONS

Chess Piece	Wealth Equivalent	Purpose
King	Legacy / Trust	Protected at all costs
Queen	PLI (Policy)	Fluid power, capital leverage
Rook	LLC / C-Corp	Direction and protection
Bishop	Advisors / CPAs	Diagonal strategy (perspective)
Knight	The Brand	Jump moves — must be managed
Pawn	Public Image	Disposable if undisciplined

**The Play:** Most people play checkers with their life. We move like chess — with control, foresight, and leverage.

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## EXECUTION KEYS

- Your policy is not an expense — it's an asset
- Every dollar in your policy should move through your Trust
- Pair this with a private consultation from a licensed fiduciary

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## OUTCOME: LIQUIDITY ON DEMAND

With this structure installed:

- You can access capital without credit pulls
- You gain leverage without selling assets
- You create multi-decade tax-protected growth

This is wealth that works while you rest.

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## PROTECTION CLAUSE

This Play Sheet is for educational purposes only. LAW Fund does not offer financial, legal, or insurance advice. Always consult a licensed fiduciary or estate planner before taking action.

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## YOUR NEXT MOVE

This is Play Sheet 002: The Queen — the second formation in your vault.

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We're not selling policies. We're installing financial operating systems.

Your Queen moves with power. Now move with precision.

Stay liquid. Stay leveraged. Move next.