

# **TEMPLATE LETTER TO PERSONAL FINANCIAL PLANNER RE: EFFECT OF ALL-CAUSE MORTALITY INCREASE AND OTHER RECENT FINANCIAL MARKET EVENTS ON FINANCIAL HEALTH AND SAFETY**

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**[Date]**

**Joe Financial Planner**

**Financial Planning Org, Inc.**

**City, State Zip Code**

**Re: Mary and John Smith**

**Dear Joe:**

**I/We** are writing to ask your advice regarding the safety, value, and risk attributes of **my/our** insurance products and other investments in light of recent financial market developments.

Concerning developments include: increases in all-cause mortality documented by the insurance industry and reported by the Society of Actuaries (among others); the Presidential executive order that the U.S. consider converting from our current banking system to a central bank digital currency (CBDC); instability in the cryptocurrency space—most recently involving the bankruptcy of and scandal surrounding FTX; and acceleration in environmental, social, and governance (ESG) or so-called “sustainable development” goals, which are being foisted on U.S. and international businesses to the potential detriment of long-term profits and welfare of family businesses and farms and property and human rights.

**As I/we hope you know, through our daily actions and investments I/we** are strongly supportive of local banking, using cash, investing in precious metals, paying down debt, and avoiding the digital control grid takeover. Maintenance of individual and national sovereignty

and the rule of law is paramount. **I/We** would be interested to know your views on these issues and how you envision that **my/our** portfolio investments can support these objectives.

### **All-Cause Mortality Experience**

Our particular concern in this regard, of course, is in **my/our** insurance policy(ies) issued by **[Insurance Carrier, Inc.]** and investment in the **[annuity/stock/other investments]** of **[Insurance Carrier, Inc.]**. In November 2022, the *Wall Street Journal* reported that the stock of industry leader Lincoln Financial fell by 30% in just one day. AM Best downgraded Lincoln Financial from A+ to A, putting it on negative outlook (for possible further downgrades). See the Business Wire press release below for additional details about the rating agency's reasoning and future expectations. Also note Lincoln Financial's recapitalization with 9.25% preferreds following the blow-up and some other comments in AM Best's November 22nd press release below. Lincoln has had to raise additional funds to maintain its required statutory capital levels.

As **I/we** understand it, Lincoln discovered it was under-reserving in its universal life insurance business. **I/We** have also read that Prudential Financial took similar charges in its life insurance business earlier this year and that many other companies, including Globe Life, reported elevated group life insurance loss ratios over the past twelve months. This is consistent with the information in the additional sources below.

**My/Our** understanding of the reported data is that an increase in all-cause mortality of non-disabled employees of working age occurred after the height of the "pandemic," when COVID-related claims would have been expected to have occurred, becoming noticeable only after the administration of COVID vaccines began. It seems to **me/us** that a continued decrease in life expectancy is likely to have an effect on insurance industry profits, reserves, and credit ratings. The prospect of current and future increases in death claims, whether due to COVID boosters, delayed effects from both the original vaccines and boosters, or as a result of other government policies and mandates may not bode well for policyholders.

**I/We** remember the financial crisis in 2008, and it began like this—with problems at Bear Stearns. **I am/We are** worried. Can you help **me/us** make sure the life insurance policy(ies) that **I/we** have been paying for are going to be safe **[and that my/our other insurance-related investments are not headed for losses]**?

### **CBDCs and the Encroachment of the Digital Control Grid**

**I/We** are concerned by the President's March 9, 2022 Executive Order on Ensuring Responsible Development of Digital Assets (Executive Order 14067) outlining plans to convert the U.S. monetary system to CBDCs and announcements by the Federal Reserve Bank of New York that its "innovation hub" is conducting CBDC prototyping with various major banking institutions—some of the same banking institutions that have been bailed out in the past and called "too big to fail." What information, if any, has been provided to your institution about future plans for the role of banks, savings & loans, and credit unions in the proposed new central bank digital system?

A White House summary of the Executive Order describes the CBDC proposal as the “first whole-of-government approach to addressing the risks and harnessing the potential benefits of digital assets and their underlying technology” and identifies six “key priorities”:

- Consumer and investor protection
- Financial stability
- Countering of illicit finance
- U.S. leadership in the global financial system and economic competitiveness
- Financial inclusion
- Responsible innovation

**I/We** do not understand what are the potential benefits to people like us of “harnessing the potential benefits of digital assets and their underlying technology.” Does this refer to strengthening the frightening grip of a “control grid” that already collects all manner of financial, family, spending, travel, medical, social media, and other private data in giant, unregulated databases maintained by big tech, members of the military-industrial complex, and others in order to control our future transactions and behavior and limit our financial autonomy?

It strikes **me/us** that creating a different, yet centrally controlled fiat currency that can be created from thin air and manipulated by unelected central bankers does not promote U.S. financial stability or provide citizens with consumer and investor protections—except in the sense that totalitarian governments can be financially stable through the power of taxation without representation and the ability to micromanage and regulate the spending of families and small enterprise. Nor does “innovation” seem to be a valid reason to throw out our existing freedoms to transact and replace them with a centrally controlled financial transaction system subject to international mandates and decisions. Managing “illicit finance,” in turn, would seem to be an excuse to justify interference with the transactions of the lawful, and to abolish and potentially seize cash, precious metals, and other stores of value subject to individual control.

**I/We** note that despite political, governmental, and legacy media pressure in support of UN and other sustainable development goals—promoted by the likes of the Bill & Melinda Gates Foundation and various international organizations and nongovernmental organizations (NGOs), which are also pushing for a reduction in “carbon footprints” in the name of a fake climate crisis—there is little public support for these measures, which are economically counterproductive. Some companies (e.g., Disney) have experienced market losses in the value of their securities following the announcement of “woke” policies. In the same vein, Vanguard has announced that it is withdrawing from the Net-Zero Group (see link below) and Florida Governor Ron DeSantis has announced that his state pension plans will reduce their reliance on BlackRock in the future. Florida reportedly has pulled \$2 billion from BlackRock in an anti-ESG divestment, and Florida’s CFO has declared the state’s plan to completely divest from BlackRock’s management in early 2023. Notwithstanding this and other evidence of the lack of public support for ESG, sustainable development, and climate-change and similar anti-competitive and anti-democratic initiatives, **I/we** are concerned that these initiatives will adversely affect the long-term value of our investments.

**I/We** would like to understand your views on the proposed CBDC system, so-called vaccine passports, proposed national digital ID systems, and sustainable development/climate change goals **[as well as your organization’s positions on these initiatives]**.

### **Cryptocurrency Market Instability**

Another concern is the November 2022 bankruptcy filing by FTX and reported misdeeds of officials of the crypto exchange and some 130 affiliates involving the disappearance of billions or trillions of dollars of customer assets held in cryptocurrency form. The FTX debacle recalls the Enron and Madoff scandals. This follows the precipitous drop in Bitcoin (which recently has been trading 70% below its high) and other cryptocurrency values, and the stories we are hearing about hacking of cryptocurrency and other essential digital records. Whether these developments constitute or will lead to a further cryptocurrency “crash” remains to be seen, but the prospect of being forced to hold all of our financial assets in digital form—and particularly a digital form controlled by government or central banks—and being entirely dependent on unreliable digital information systems instead of on cash and bank deposits is frightening.

***[Insert statement re: any cryptocurrency investments held by the author/s]***

**I/We** have read and watched the links provided at the end of this letter and encourage you to review them, too, if you are interested in better understanding the basis for our concerns.

**I/we** would like to make an appointment to meet with you in order to discuss **my/our** concerns and your answers to the attached questions regarding our insurance policy(**ies**) and to determine what changes **I/we** should make, if any, in **my/our** investment portfolio. Please call to let **me/us** know a convenient time for such a meeting and any other information you can share to help **me/us** prepare.

Thank you for your consideration.

Very truly yours,

**John and Mary Smith**

(enclosure)

## RELATED READING AND VIDEOS

### On increase in all-cause mortality:

[Leslie Scism, “Lincoln National Shares Fall 30% After Unexpectedly Large Quarterly Charge.”](#)  
[Wall Street Journal](#) (11/3/22)

[“AM Best Downgrades Credit Ratings of Lincoln National Corporation and Its Subsidiaries.”](#)  
[Business Wire press release](#) (11/9/22)

[“AM Best Assigns Issue Credit Ratings to Lincoln National Corporation’s New Preferred Stock.”](#)  
[AM Best press release](#) (11/22/22)

[“Long Funeral Homes, Short Life Insurers? Ex-Blackrock Fund Manager Discovers Disturbing Trends in Mortality,”](#) [Zerohedge.com](#) (2/5/22)

*OneAmerica insurance company CEO Scott Davison revealed that they had witnessed “the highest death rates in the history of this business – not just at OneAmerica” with a jump of “40% over what they were pre-pandemic.” Interestingly, Davison noted that the majority of deaths are not classified as due to Covid-19.*

[“Mortality Among White Collar Workers Jumped 24 Percent Between 2020 and 2021, Life Insurance Data Show,”](#) [Zerohedge.com](#) (5/18/22)

*As The Epoch Times [previously reported](#), prime-age mortality was particularly elevated in the 12 months ending October 2021, where there was an excess death spike of more than 40 percent in ages ranging 18–49, compared with the same period in 2018–2019, based on [death certificate data](#) from the Centers for Disease Control and Prevention (CDC). The majority of the excess deaths weren’t attributed to COVID-19.*

[“Adults Aged 35–44 Died at Twice the Expected Rate Last Summer, Life Insurance Data Suggests,”](#) [Epoch Times](#) (9/6/22)

*Death claims for working-age adults under group [life insurance](#) policies spiked well beyond expected levels last summer and fall, according to data from 20 of the top 21 life insurance companies in the United States.*

*Death claims for adults aged 35 to 44 were 100 percent higher than expected in July, August, and September 2021, according to a report by the Society of Actuaries, which analyzed 2.3 million death claims submitted to life insurance firms.*

[“SOA Research Institute Group Life COVID-19 Mortality Survey Report,”](#) [SOA Research Institute](#) (August 2022)

### On CBDCs:

[Best Evidence: “CBDC and the Fed’s Plan to Weaponize Money,”](#) by John Titus

[Richard Werner on “CBDCs: How They Prepare You to Be Their Slave” at the Amsterdam Science Summit 2022](#). Professor Werner, best-selling author of *Princes of the Yen*, lectured the audience on CBDCs and the 2030 Agenda.

[Richard Werner’s description of the CBDC](#).

[Excerpt from speech of Augustín Carstens, General Manager of the Bank for International Settlements \(BIS\)](#), the “central bank of central banks” located in Basel, Switzerland.

[State of Control documentary by Debunk Productions](#).

“Special Report: The Iron Bank: Is BIS Sovereign Immunity the Secret Sauce Behind the Global Coup?” [Parts I](#) and [Part II](#) with Patrick Wood.

[Solari Report 1st Quarter 2022 Wrap Up: “Introduction – Does the BIS Owe Us \\$21 Trillion \(Or Owe You \\$65,000\)?”](#)

[“CBDC | Neel Kashkari President of the Minneapolis Federal Reserve ‘I Can See Why China Was Doing It If They Wanted to Monitor Everyone \[sic\] of Your Transactions”](#)

#### **On Control Grid and ESG/Sustainable Development Initiatives:**

[“Vanguard Quits Net-Zero Group, Marking Biggest Defection Yet,”](#) *Bloomberg* (12/7/22)

[“Global Landscape on Vaccine ID Passports Series by Corey Lynn of Corey’s Digs”](#)

[“Texas Subpoenas BlackRock for Documents Related to ESG Push,”](#) *FOXBusiness* (12/7/22)

[“Don’t Let Your Mortgage Servicer ‘BlackRock’ You with Verint’s Scary ESG Survey + BlackRock Under Fire,”](#) *Corey’s Digs* (12/7/22)

[“Florida Pulls \\$2 Bln from BlackRock in Largest Anti-ESG Divestment,”](#) *Reuters* (12/1/22)

[“Disney Pays the Price for Woke Activism,”](#) *California Globe* (7/28/22)