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MBA • FLGPE • MBE

Founder & CEO
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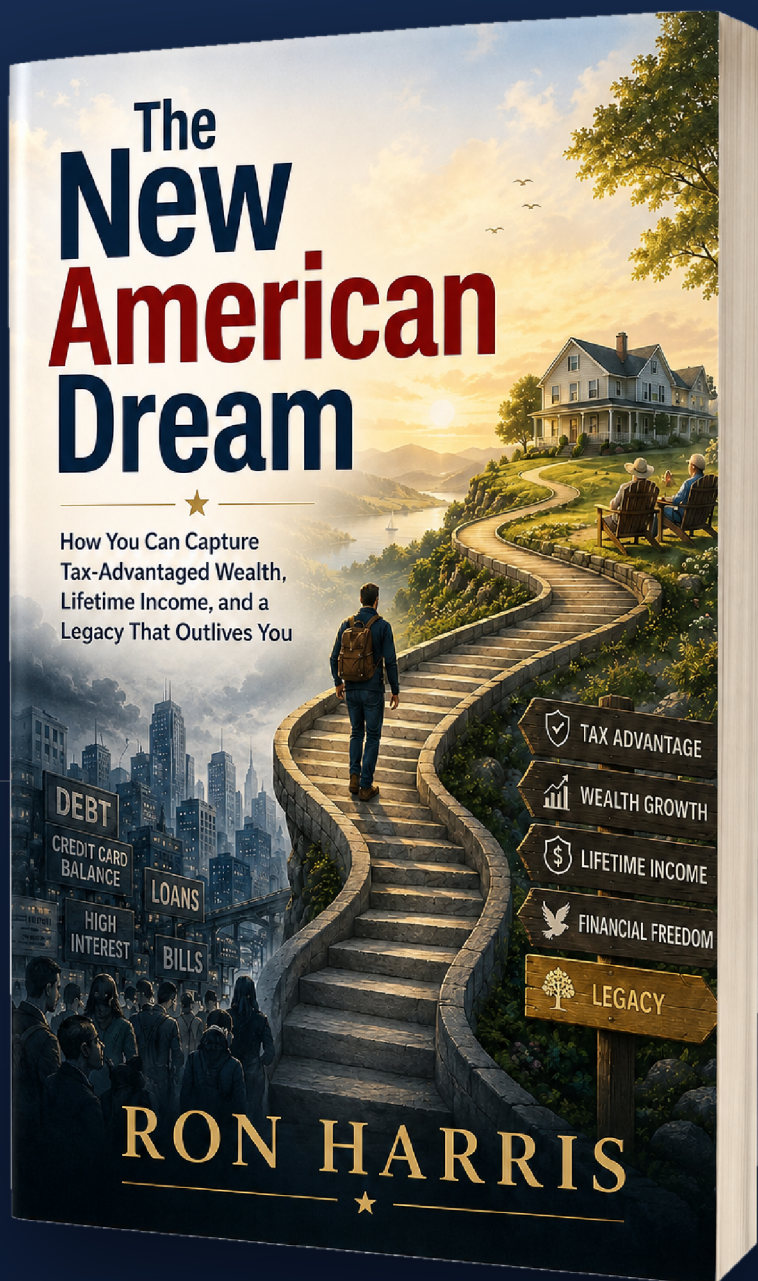
Author of

The New American Dream

*How You Can Capture Tax-Advantaged Wealth,
Lifetime Income, and a Legacy That Outlives You*

featuring the

HYBRID FINANCIAL ARBITRAGE
strategy



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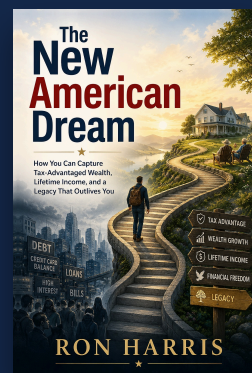
BOOK WEBSITE

thenewamericandreambook.com

RON HARRIS • THE NEW AMERICAN DREAM

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THE BOOK AT A GLANCE

AUTHOR

Ron Harris, MBA, FLGPE, MBE

PUBLISHER

Spines, 2026

LENGTH

274 pages; 30 chapters in five parts

FORMATS

Paperback, hardcover, eBook, and audiobook

SPANISH EDITION

Paperback and hardcover

CATEGORY

Personal Finance / Wealth-Building / Retirement Planning

EVERYTHING YOU NEED TO BOOK, QUOTE, OR FEATURE RON HARRIS

01 Media Inquiry Quick Reference

This media kit is for journalists, editors, podcast hosts, broadcast producers, conference organizers, and event planners. Everything you need to book, quote, or feature Ron Harris and his book *The New American Dream* is here. Materials in this kit may be reproduced for editorial purposes; for promotional or commercial use, please contact us.

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COMPANY WEBSITE	financialliteracy.group

AVAILABLE FOR

- ✓ Live and pre-recorded broadcast television, including streaming and cable
- ✓ Network and independent radio, AM/FM and satellite
- ✓ Podcast appearances (audio and video)
- ✓ Print and digital editorial interviews
- ✓ Keynotes, panels, and workshop facilitation
- ✓ Corporate financial-wellness presentations
- ✓ University and association lectures
- ✓ Bookstore signings and author events

Lead Time and Logistics

1 day

Typical response to media inquiries, in business days.

48–72 hrs

Preferred notice for broadcast appearances. Shorter timelines can often be accommodated.

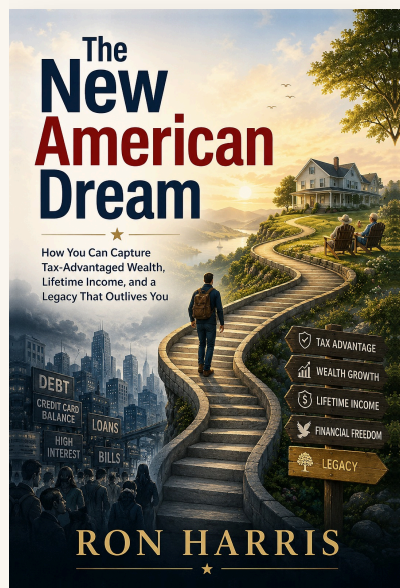
Phoenix, AZ

Base for in-person engagements. Remote video appearances worldwide.

Ron typically responds to media inquiries within one business day. For broadcast appearances, 48 to 72 hours of notice is preferred, though shorter timelines can often be accommodated. Remote video appearances are available worldwide; in-person engagements are based in Phoenix, Arizona, with travel available for keynotes, signings, and corporate events.

THE BOOK, THE PROMISE, AND WHY IT MATTERS NOW

02 About The New American Dream



FULL TITLE

The New American Dream:

How You Can Capture Tax-Advantaged Wealth, Lifetime Income, and a Legacy That Outlives You

The Book in One Sentence

The New American Dream is a real-world guide showing working-class, middle-class, and upper-middle-class American families how to build tax-advantaged wealth, create lifetime income, and pass a meaningful legacy to the next generation — using the same financial structures that banks, corporations, and the wealthy have used for generations.

The Book in One Paragraph

For most of American history, the American Dream promised a home you own, a comfortable retirement, and something to leave your children. For millions of working families, that promise has felt further away every year. In *The New American Dream*, financial educator Ron Harris argues the Dream is not dead — it has been rewritten by rules most Americans were never taught. He lays out a new version of the Dream, built on a strategy called Hybrid Financial Arbitrage: debt-optimization technology combined with a specially designed cash-value life insurance policy, so that the money a family already spends on debt can pay that debt down faster while building tax-advantaged retirement income and a legacy for their heirs.

The Book in Three Paragraphs

FOR EDITORIAL USE

The New American Dream begins with a diagnosis. The wealthiest country in history produces a population deeply anxious about money — and Harris argues that is no mystery. Two financial systems have long operated side by side in the same economy: one used by the wealthy and by large institutions, and one used by everyone else. Same country, same tax code, but two very different

sets of tools producing very different outcomes. Closing that gap does not require new laws. It requires learning what the other side has always known.

The heart of the book is Hybrid Financial Arbitrage, the strategy Harris developed after years of studying how banks use cash-value life insurance on their own balance sheets, a practice known as Bank-Owned Life Insurance (BOLI). The Consolidated Appropriations Act, 2021, signed in December 2020, updated the interest-rate assumptions in Section 7702 of the Internal Revenue Code for policies issued from January 1, 2021. That change made it practical to design individual policies with far more cash-value efficiency than before. Harris pairs that policy design with debt-optimization technology to create a strategy aimed squarely at working families.

But the book is more than a technical manual. It is a re-examination of what the American promise means in the twenty-first century, and a practical argument that working families who learn the new rules can still build real wealth, real retirement security, and a real legacy within a single career. It is written in plain language for readers with no financial training, and it never talks down to them.

Publication Details

TITLE	The New American Dream
SUBTITLE	How You Can Capture Tax-Advantaged Wealth, Lifetime Income, and a Legacy That Outlives You
AUTHOR	Ron Harris, MBA, FLGPE, MBE
PUBLISHER	Spines
YEAR	2026
FORMATS	Paperback, hardcover, eBook, and audiobook
SPANISH EDITION	Paperback and hardcover
LENGTH	274 pages; 30 chapters in five parts
CATEGORY	Personal Finance / Wealth-Building / Retirement Planning
BOOK WEBSITE	www.thenewamericandreambook.com

THE STRATEGY AT THE HEART OF THE BOOK

03 About Hybrid Financial Arbitrage

IN ONE SENTENCE

Hybrid Financial Arbitrage (HFA) combines algorithmic debt-optimization technology with a specially structured cash-value life insurance policy, so that the dollars a family already spends servicing debt can reduce that debt while building a tax-advantaged retirement and legacy asset.

In One Paragraph

HFA is a wealth-building strategy designed for working-class, middle-class, and upper-middle-class Americans who have been left out of the financial structures institutions and the wealthy have long used. It combines two tools: a debt-optimization platform (Budgefy) that directs a household's cash flow against its debts in the most efficient order, and a Privately Owned Life Insurance (POLI) policy modeled on the Bank-Owned Life Insurance structures banks hold on their balance sheets. The Consolidated Appropriations Act, 2021 updated Section 7702's interest-rate assumptions for policies issued from 2021 onward, which made highly cash-value-efficient individual policy designs practical for ordinary families.

The Three Pillars

1

Tax-Advantaged Wealth

Cash value grows tax-deferred, indexed to market performance, with a 0% floor so no market loss is credited to the policy.

2

Lifetime Income

In retirement, income can be drawn through policy loans, which are generally not taxable while the policy stays in force and is not a modified endowment contract. There are no required minimum distributions.

3

A Legacy That Outlives You

Death benefits paid to named beneficiaries are generally excluded from federal income tax under Section 101(a), and pass outside probate.

What Changed, and What Didn't

WHAT CHANGED

The Consolidated Appropriations Act, 2021 (signed December 27, 2020) amended Section 7702, along with the related modified-endowment test in Section 7702A, replacing interest-rate assumptions frozen since the 1980s with rates tied to current market conditions. The change applies to policies issued on or after January 1, 2021.

WHAT DIDN'T

The tax treatment of policy loans (Section 72(e)) and of death benefits (Section 101(a)) is long-standing law and was not changed. HFA relies on those provisions as they have existed for decades.

WHY IT MATTERS

Since 2021, policies can be designed to accept more premium relative to the death benefit while still qualifying as life insurance — which is what makes the strategy workable at a family scale.

THE STORY IN BULLETS

04 Key Talking Points

\$18.8T

American household debt, including \$13.1 trillion in mortgages.

New York Fed, Q2 2026

\$347,500

Interest on a \$300,000, 30-year mortgage at 6% — more than the price of the home.

Standard amortization

43%

Of households aged 55 to 64 with no retirement account at all.

Federal Reserve, 2022 SCF

The Problem the Book Solves

- ◆ American households carry about \$18.8 trillion in debt, including about \$13.1 trillion in mortgages and \$1.65 trillion in student loans (New York Fed, Q2 2026).
- ◆ A \$300,000, 30-year mortgage at 6% costs about \$347,500 in interest — more than the price of the home.
- ◆ Among households aged 55 to 64, 43% have no retirement account at all (Federal Reserve, 2022 Survey of Consumer Finances).

-
- ◆ Traditional retirement accounts carry structural limits: full market exposure, required minimum distributions, taxable withdrawals, and annual contribution caps.
 - ◆ Most families have never been told about the structures banks use to grow capital tax-deferred, access it without selling, and transfer it efficiently.
-

What the Book Shows Readers

-
- ◆ How banks make money on the spread between what they pay depositors and what they charge borrowers — and how families can stop living on the wrong side of it.
 - ◆ How debt-optimization technology and policy loans can help a family pay down debt, including a mortgage, far faster than a standard schedule, without changing its budget. The book walks through illustrations; actual results depend on each family's income, debts, policy design, and index performance.
 - ◆ How cash value can grow tax-deferred with a 0% floor, and be accessed through policy loans without required minimum distributions.
 - ◆ How the death benefit can pass a legacy to the next generation free of federal income tax.
 - ◆ Straight comparisons with the 401(k), IRA, Infinite Banking, Bank On Yourself, and traditional whole life — plus a chapter answering the most common myths.
-

Why Most People Haven't Heard of This

-
- ◆ The strategy falls between licensing categories: it is neither a standard investment product nor a standard insurance sale.
 - ◆ Advisors paid on assets under management have little reason to recommend moving money out of managed accounts.
 - ◆ Institutional financial advertising rarely highlights strategies that compete with its own products.
 - ◆ The policy designs that make HFA workable at a family scale have only been available since 2021.
-

LONG FORM

05 Ron Harris: Author Biography



Ron Harris, founder and CEO of Financial Literacy Group. High-resolution headshots available on request.

Ron Harris, MBA, FLGPE, MBE, is a financial educator, author, and the founder and CEO of Financial Literacy Group, LLC, a company dedicated to helping working- and middle-class Americans access the wealth-building strategies historically reserved for institutions and the wealthy. He is the author of *The New American Dream: How You Can Capture Tax-Advantaged Wealth, Lifetime Income, and a Legacy That Outlives You* and the architect of Hybrid Financial Arbitrage, the strategy at the center of the book.

Born in Los Angeles and now based in Phoenix, Arizona, Ron earned his master's degree in global marketing and communications at the University of Essex in the United Kingdom.

20+

Years in the financial industry.

6,000+

Indexed universal life insurance policies personally written.

40+

Countries visited studying the structural causes of wealth disparity.

EARLIER CAREER

Union Bank of California • Prudential • the Dial Corporation • Sunkist • KCBS • KCAL • KTLA

Earlier in his career he developed marketing and financial strategies for organizations ranging from startups to Fortune 500 companies, including Union Bank of California, Prudential, the Dial Corporation, Sunkist, and broadcast networks KCBS, KCAL, and KTLA.

Over twenty years in the financial industry, Ron has personally written more than 6,000 indexed universal life insurance policies and sat at kitchen tables with families making decisions about debt, retirement, and legacy. He has traveled across the United States and to more than forty countries studying the structural causes of wealth disparity. His mission is simple: help the people who work on Main Street manage money the way Wall Street always has.

Ron's research into how banks use cash-value life insurance on their own balance sheets showed him structures that institutions had relied on for generations but that ordinary consumers rarely heard about. When the Consolidated Appropriations Act, 2021 updated the interest-rate rules in Section 7702 of the tax code, he recognized that families could now use similar structures at a household scale. He spent the following years building the policy designs, technology integration, and education that became Hybrid Financial Arbitrage.

The New American Dream is his most comprehensive work to date: a 274-page guide published in paperback, hardcover, eBook, and audiobook, with a Spanish-language edition in paperback and hardcover. He is also the author of books and courses on debt elimination, college funding without student loans, and family financial wellness.

Ron holds an MBA and the Financial Literacy Group Professional Educator (FLGPE) designation, and Financial Literacy Group is a certified Minority Business Enterprise (MBE). He speaks regularly to churches, community organizations, employers, universities, and conferences about financial literacy, retirement planning, and closing the wealth gap.

FOR PROGRAMS, INTRODUCTIONS, AND BYLINES

06 Short-Form Biographies

150

WORDS

Ron Harris, MBA, FLGPE, MBE, is the founder and CEO of Financial Literacy Group and the author of *The New American Dream: How You Can Capture Tax-Advantaged Wealth, Lifetime Income, and a Legacy That Outlives You*. A graduate of the University of Essex in the United Kingdom, Ron has spent more than twenty years in the financial industry and has personally written more than 6,000 life insurance policies. He developed Hybrid Financial Arbitrage, a strategy combining debt-optimization technology with institutional-style life insurance, to give working families access to wealth-building structures historically reserved for banks and the wealthy. Earlier in his career he built marketing and financial strategies for organizations including Union Bank of California, Prudential, and the Dial Corporation. Ron has traveled to more than forty countries studying the causes of wealth disparity, and he speaks regularly on financial literacy, retirement planning, and economic empowerment. He lives in Phoenix, Arizona.

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WORDS

Ron Harris, MBA, FLGPE, MBE, is the founder of Financial Literacy Group and the author of *The New American Dream*. With more than twenty years in the financial industry and over 6,000 policies written, he developed Hybrid Financial Arbitrage to give working families access to the wealth-building structures banks and corporations have long used. He speaks and writes on financial literacy, retirement planning, and closing the wealth gap. Learn more at thenewamericandreambook.com.

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WORDS

Ron Harris, MBA, FLGPE, MBE, is the founder of Financial Literacy Group and the author of *The New American Dream*. A financial educator with more than twenty years in the industry, he teaches working families how to use the wealth-building strategies institutions have relied on for generations.

25
WORDS

Ron Harris is the founder of Financial Literacy Group and author of *The New American Dream: How You Can Capture Tax-Advantaged Wealth, Lifetime Income, and a Legacy That Outlives You*.

READY-TO-USE QUESTIONS FOR HOSTS AND EDITORS

07 Suggested Interview Questions

Ron is comfortable departing from prepared questions, but these openers consistently produce strong material. Each is followed by a note on what the answer covers.

FOUNDATIONAL

- 1 **What is the ‘New American Dream,’ and how is it different from the old one?**
The book’s thesis: the Dream wasn’t lost, it was renegotiated.
- 2 **Why did you write this book now?**
Ron’s 20 years in the industry and the 2021 tax-code change.
- 3 **What is Hybrid Financial Arbitrage, in plain English?**
Debt-optimization technology plus a cash-value policy: same dollar, two jobs.
- 4 **Why have most Americans never heard of this?**
Licensing, compensation, and marketing dynamics.

AUDIENCE

5 Who is this book for? Isn't this a tool for the wealthy?
Why the strategy matters most for working and middle-class families.

6 What does a family's life look like before and after?
Composite examples from Ron's client work.

7 Should people stop contributing to their 401(k)?
No — Ron's answer is nuanced, starting with the employer match.

8 What about 'buy term and invest the difference'?
A direct response to a staple of conventional advice.

MECHANISM

9 How can a family pay off its mortgage faster without changing its budget?
How debt-optimization and policy loans work together.

10 What changed in the tax code in 2021, and why does it matter?
The Consolidated Appropriations Act, 2021 and Section 7702.

11 Banks hold enormous amounts of life insurance. Why?
BOLI explained; it usually surprises audiences.

12 How does tax-advantaged retirement income work — and where's the catch?
Ron addresses 'too good to be true' head-on, including the requirements to keep a policy in force.

TOUGH QUESTIONS

13 Isn't this just a pitch for life insurance?
Ron welcomes this one.

14 How is this different from Infinite Banking or Bank On Yourself?
Respectful, clear comparisons.

15 What could go wrong with this strategy?
Ron is candid about risks and when the strategy isn't a fit.

16 Why should viewers trust you?
Research, client experience, and track record.

CLOSING

17 If someone wants to learn more, what should they do?

Points listeners to thenewamericandreambook.com.

18 What's the one thing every working family should know?

Strong closing soundbite.

APPROVED QUOTES FOR EDITORIAL AND PROMOTIONAL USE

08 Ready-to-Quote Statements

“

Stop playing the bank's game on the bank's field. Build your own balance sheet. Reclaim the American Dream that should always have been yours.

Ron Harris, closing message of *The New American Dream*

“

The American Dream is not dead. It has just been renegotiated. And the families who learn the new terms can still build something remarkable within a single working career.

Ron Harris, on the book's thesis

“

Tax-advantaged wealth. Lifetime income. A legacy that outlives you. These are not luxuries. They are the three pillars of a real American Dream, and every working family deserves access to all three.

Ron Harris, on the book's promise

“

Hybrid Financial Arbitrage is not a loophole. It is built on tax provisions that have been on the books for decades. A 2021 change simply made it practical for working families.

Ron Harris, on the legal foundation of HFA

“

The wealth gap in America is not primarily a gap of effort. It is a gap of access — to information, to structures, and to the financial machinery the wealthy take for granted.

Ron Harris, on wealth inequality

“

A \$300,000 mortgage at 6% costs about \$347,000 in interest. You buy the house twice — once for you and once for the bank.

Ron Harris, on the cost of a 30-year mortgage

“

People follow the advice they’ve been given. The problem isn’t the people. The problem is the advice.

Ron Harris, on financial literacy

“

Real wealth isn’t just what you accumulate. It’s what you can pass on without it being eroded by taxes, probate, or time.

Ron Harris, on generational wealth

SOURCED DATA POINTS FOR RESEARCHERS AND PRODUCERS

09 Facts and Figures

The Household Picture

DATA POINT	FIGURE	SOURCE
Total U.S. household debt	About \$18.8 trillion	New York Fed, Household Debt and Credit Report, Q2 2026
Mortgage balances	About \$13.1 trillion	New York Fed, Q2 2026
Student loan balances	About \$1.65 trillion	New York Fed, Q2 2026
Households aged 55–64 with no retirement account	43%	Federal Reserve, 2022 Survey of Consumer Finances (via CRS)
Median retirement account balance, ages 55–64	About \$185,000	Federal Reserve, 2022 Survey of Consumer Finances

The Institutional Picture

DATA POINT	FIGURE	SOURCE
Bank-owned life insurance held by U.S. banks	\$182.2 billion Cash surrender value, Q3 2020	NFP–Michael White BOLI Holdings Report, via ICBA

More recent industry estimate	Over \$225 billion Q2 2024	M. B. Schoen & Associates, BOLI consultants
Law that updated life-insurance interest-rate rules	Consolidated Appropriations Act, 2021, §205 Signed Dec. 27, 2020	Public Law 116-260; EY Tax News, Jan. 2021
Tax-code sections amended	§7702 and the related §7702A test	Same as above
Applies to	Policies issued on or after Jan. 1, 2021	Same as above

Illustrative Example: The Mortgage Math

LOAN	\$300,000, 30-year fixed at 6.00%
MONTHLY PRINCIPAL AND INTEREST	\$1,798.65
TOTAL INTEREST OVER 30 YEARS	\$347,514.57
TOTAL PAID	\$647,514.57
INTEREST SHARE OF THE FIRST PAYMENT	\$1,500.00 of \$1,798.65 (83%)

Standard amortization, principal and interest only; excludes taxes, insurance, and fees.

WHERE THE \$647,514.57 GOES

Home	Interest
\$300,000 Principal	\$347,514.57 Interest to the lender

A NOTE ON PROJECTIONS

The New American Dream includes illustrations of how a family might pay down debt faster and build cash value with HFA. They are examples, not guarantees. Actual results depend on a household's income, debts, and spending; on policy design, charges, and loan rates; and on index performance. Policy loans reduce the cash value and death benefit until they're repaid, and a policy that lapses with an outstanding loan can create a tax bill. This kit is educational and is not tax, legal, or investment advice.

SIGNATURE TALKS, WORKSHOPS, AND CUSTOM PROGRAMS

10 Topics Ron Speaks On

Signature Keynotes

The New American Dream

How working families can still build real wealth, retirement security, and a legacy within one career.

45–60 MINUTES

Stop Playing the Bank's Game

What banks know about money that most families were never taught.

45–60 MINUTES

The American Financial Paradox

Why the richest nation in history is so anxious about money, and what to do about it.

45–60 MINUTES

Closing the Wealth Gap, One Family at a Time

How education and access can change a family's financial trajectory.

45–60 MINUTES

Workshops

Hybrid Financial Arbitrage: A Working Session

How HFA is structured and implemented.

HALF OR FULL DAY

Debt Elimination Without Refinancing

How debt-optimization technology prioritizes payments.

TWO HOURS

How Institutions Use Life Insurance

Technical session on BOLI, COLI, and post-2021 individual policy design.

TWO HOURS

Custom Programs

Ron builds custom programs for employer financial-wellness initiatives, community and faith-based organizations, associations, and universities, shaped around each host's audience and goals.

READY-TO-DEVELOP ANGLES FOR PRODUCERS AND EDITORS

11 Sample Show Pitches and Story Angles

1

Is the American Dream Dead? One Financial Educator Says No.

Ron reframes the Dream for the twenty-first century and explains what working families can still achieve. Fits morning shows, weekend programming, and long-form podcasts.

2

Three Pillars for a Modern Working Family.

Tax-advantaged wealth, lifetime income, and a legacy that outlives you, and how ordinary families can pursue all three.

3

The 30-Year Mortgage Trap.

Why a \$300,000 mortgage at 6% costs about \$347,000 in interest, and what families can do about it. Strong visual potential with amortization graphics.

4

Why Your 401(k) May Not Be Enough.

The retirement shortfall facing many families and the structural limits of traditional accounts. Pairs with tax season and year-end planning.

5

The 2021 Law Change Almost No One Noticed.

How a provision in the Consolidated Appropriations Act, 2021 quietly changed what life insurance can do for families. Fits business and policy reporting.

6

The Billions Banks Don't Talk About.

Why U.S. banks hold more than \$180 billion in life insurance on their own balance sheets. Fits business journalism and financial podcasts.

7

From Industry Insider to Educator.

Ron's path from twenty years and 6,000+ policies to teaching working families what he learned. Fits profiles and entrepreneurship podcasts.

ANNOUNCEMENTS AND AVAILABLE ASSETS

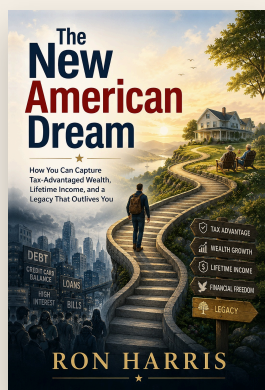
12 Press Materials and Recent News

Recent Announcements

- ◆ Publication of *The New American Dream* (Spines, 2026) in paperback, hardcover, eBook, and audiobook.
- ◆ Spanish-language edition available in paperback and hardcover.
- ◆ Launch of the book's website, www.thenewamericandreambook.com.
- ◆ Ongoing author events at independent bookstores, community organizations, and associations.

Available on Request

- ✓ High-resolution headshots
- ✓ Book cover images (print and screen resolution), English and Spanish editions
- ✓ Financial Literacy Group and Hybrid Financial Arbitrage logos
- ✓ Sample interview clips and B-roll
- ✓ Speaker one-sheet
- ✓ Review copies for media



REQUESTING MATERIALS

Request materials at info@financialliteracy.group with a short description of the intended use.

THE ORGANIZATION BEHIND THE BOOK

13 About Financial Literacy Group

Financial Literacy Group, LLC is a financial education and services company founded by Ron Harris to help working- and middle-class families access strategies historically reserved for institutions and the wealthy. The company is based in Phoenix, Arizona and serves clients nationwide through education, individual case design, and ongoing client support.

The FLG Family

Budgefy

An AI-powered personal finance and debt-optimization app.

Finance Literacy Institute

FLG's education and training arm.

Betterment Inc.

FLG's workplace financial-wellness brand for business owners and their employees.

MISSION

To close the wealth gap by giving working- and middle-class families the financial education, structures, and strategies historically reserved for institutions and the wealthy.

Core Values

1

Education First

Clients learn how a strategy works before they decide anything.

2

Client Alignment

Success is measured by clients' long-term outcomes.

3

Structural Honesty

Clear explanations of what each strategy can and cannot do.

4

Generational Thinking

Planning on multi-decade horizons, for families and their heirs.

14 Contact, Booking, and Permissions

PRESS CONTACT

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BOOK WEBSITE	thenewamericandreambook.com
COMPANY WEBSITE	financialliteracy.group
LOCATION	Phoenix, Arizona

Booking and Speaking

For keynotes, panels, workshops, signings, and corporate events, contact info@financialliteracy.group or call (877) 724-3947. Typical lead time is 30 to 60 days; shorter timelines can often be accommodated.

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Response Times

Press and booking inquiries are typically answered within one business day. Mark urgent broadcast requests URGENT in the subject line.

The New American Dream

www.thenewamericandreambook.com

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