

## The Infinite Banking System

### Why you should have your own infinite banking system

#### How do you use your local bank?

##### **Deposit money and they pay you interest**

- Checking / day to day operations
- Savings / CD's

##### **Borrow money and you pay the bank interest**

- Auto Loans
- Business Loans
- Credit Cards
- Home Equity Loans

**(Most Americans spend 24% - 34% of every disposable dollar in interest)**

#### Why do investors start banks like your local bank?

A proven investment that gives fair returns with little risk

#### How do local banks make money?

- Depositors loan money to the bank in the form of savings/CD's at rates between 2 to 5%
- Borrowers borrow that money at 9-11% rates
- The spread is used to fund operations and create earnings for shareholders

#### What does it take to start a local bank?

- Capital from shareholders
- A bank charter
- Time
- Employees

*If you had your own banking system you could..*

- **Stop the transfer of your wealth to banks and finance companies**
- **Enjoy some of the profits currently made at your local bank**
- **Give you asset protection**
- **Have some tax advantages**
- **Increase your wealth**
- **Give you liquidity, use, and control of your money**

*How to create your infinite banking system*

You will fund a dividend paying whole life insurance policy up to the MEC limit. The policy will be from a mutual life insurance company on an individual who you have an insurable interest (including yourself)

### **WHY?**

A mutual life insurance company is already set up like a bank. It can perform all the activities of a bank except for checking accounts.

A dividend paying whole life policy will

- Hold your deposits
- Pay you interest on your cash values
- Loan money to yourself or others
- Pay dividends on the earnings of the life insurance company

Additional benefits:

- Tax advantaged growth
- Asset protection
- Death benefit

## **No other bank, insurance, or investment vehicle works as well**

*How long will it take to build up your bank?*

- In approximately five years the amount of your deposits will equal the cash value of the policy
- You can begin borrowing from the bank immediately

*Where will you get the money to fund your bank?*

- You can transfer assets from existing assets, savings, cd's, investments
- You can re-direct current savings 401k's, savings accounts
- You can use substantially equal periodic payments from IRA's
- We can assist you to find the money to get start

### Uses for your Infinite Banking System

- ◆ Loans for your business Equipment
- ◆ Line of Credit
- ◆ Automobile Loans
- ◆ Fund an Equipment Leasing Company
- ◆ Loans to family members
- ◆ College funding
- ◆ Gifting for estate planning
- ◆ Real estate loans
  
- ◆ Vacation Homes
  
- ◆ Remodeling
  
- ◆ Anything that you finance