



# Your Starter Guide to Understanding Whole Life for Infinite Banking

By BankingTruths.com

## 3 Key Reasons Why You Should Listen to Us:

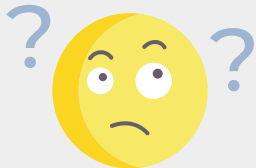
- 1 We found IBC equally confusing 17 years ago before starting this site
- 2 We've seen it all & we replace common sales ploys with solid education
- 3 We offer only the top Whole Life companies using optimal designs



## Do Any of These Sound Like You?

- "This sounds too good to be true!"
- "I've always heard that Whole Life isn't a good deal?"
- "Can borrowing ever be a good thing? Is this just a scam?"

If so, you probably want to explore our beginner articles & videos, so you can see if this will be worth further research



 [Browse BankingTruths.com/Concept](https://BankingTruths.com/Concept)



## But if you already get the basic concept, You probably still have these questions:

- How do I model out the math to see if this works?
- How do I evaluate the different products/providers?
- How do I know who to trust (with more than just a hunch)?

*Keep Scrolling to Take Your Learning to the Next Level*



# Beware of these Whole Life Policy

Red  
Flags

What you NEED to know before you BUY!

## High Early Cash Value is Best:

Clients usually focus on which policy gives them the highest cash value in the early years, but often at the expense of better long-term performance.

Because this is all new, it's comforting to see high early cash value, BUT if you look closely, you'll see you're trading a **little** more now for a **lot** less later.

## Comparing Different Dividends:

Comparing one insurance company's dividends to another's is as useful as comparing apples to oranges or Celsius to Fahrenheit.

Each mutual company uses a different dividend formula. So a dividend rate is only useful in comparing a **single** company's past, present, & future dividends.

## Excessive Company Loyalty:

Beware if you only see policies from one company, OR if your infinite banking agent keeps gushing about a single Whole Life company.

Excessive rhetoric about a particular company is often meant to mask the agent's exclusive relationship and a lack of policy performance. The top policies have consistently come from the oldest mutual companies.

## Ancillary Bells & Whistles:

Agents often hype up GIMMICKY features/riders to overshadow the most important aspect of Whole Life: **POLICY PERFORMANCE!!!**

Whether it's certain loan features, or riders allowing for big 1st-year dump-ins, or indexing features on dividends - none of it matters nearly as much as your Whole Life policy's underlying performance. **Full Stop!**

## Using Younger Family Members:

Clients often believe their banking policy will perform way better if they write it on the lives of younger/healthier spouses or children.

The IRS requires significantly more death benefit for similar premiums on younger & healthier folks. You'll often find this perceived advantage is nominal or even non-existent, so why not protect the breadwinner?

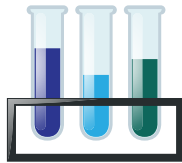
# How To Sum Up The Parts



**Base Policy**



**PUA Rider**



**Dividends**



**Term Rider**

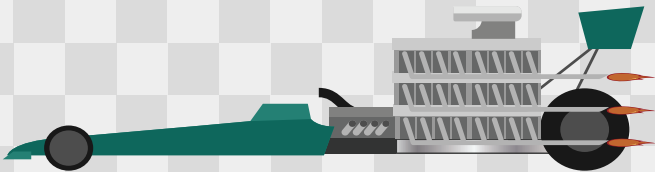


**Agent & Company**



**Premium**

## To Win With Your Whole Life!



**VS.**



**Watch Whole Life's Riders & Growth Components**



**BankingTruths.com**

# 6 Integral Components Of Your Whole Life Policy

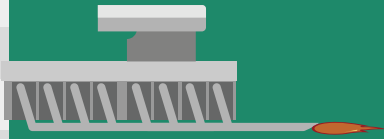
## Base Whole Life Policy:



This is the most important yet overlooked ingredient of Whole Life! Base Whole Life is the engine your entire IBC strategy runs on.

All your future dividends & PUAs (paid-up additions) will eventually get added to the guaranteed growth of your Whole Life base policy.

## Paid-Up Additions (PUA):



As your turbo charger, PUAs are an integral piece of the IBC puzzle. How much death benefit do your PUAs buy? This is important because they increase your guaranteed cash value growth glidepath plus your future dividends.

## Term Insurance Rider:



A term rider is like an ultra-light titanium chassis, allowing you to stack PUAs onto your policy with little drag. That said, the quality of its performance parts (Base & PUAs) are more important than its chassis.

## Premium Payments:



You must keep filling your vehicle with proper fuel:

- First the dark slower-burning fuel for base premium
- Then the faster-burning silver fuel for paid-up additions (PUAs)

Filling your vehicle to the maximum allowable limit (as early & often as possible) is always optimal. However, most vehicles are built for flexibility if you really need it.

## Supporting Agent & Mutual Insurance Company:



Your pit crew represents the mutual company you choose to maintain and fuel your banking vehicle. Your agent will be your crew coordinator to originally build it and adapt things over time.

We can't stress enough how important your crew will be for a 40-50 lap race.

## Policy Dividends:



These fuel-additives supplied by your pit crew (mutual company) can make a massive difference in enhancing performance over time.

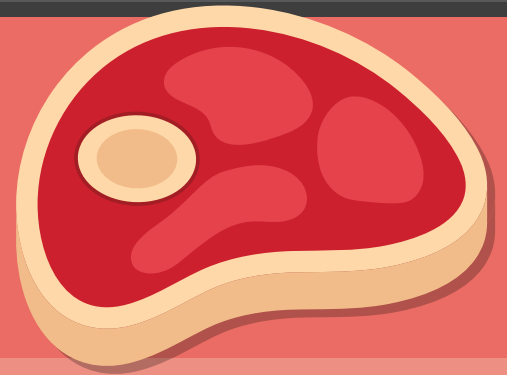
The amount of dividends your pit crew adds will be directly proportionate to the amount of fuel you keep pumping into the PUA turbo chargers.

# Are you buying the *Sizzle* or the *Steak*?

## Get to the **MEAT** of the matter!

Oftentimes what you hear is just hype & frothy appeal about Whole Life for infinite banking.

Many agents try to win you over with rhetoric rather than educate you on the 3 success drivers:



**1** - the intricate details behind policy selection & construction

**2** - how to most efficiently deploy your inflowing & outgoing cash flows

**3** - designing Whole Life to compliment your other wealth-building efforts

## Here are the 5 most common concepts other agents try to woo you with:

### 1. You can spend/borrow your way to success:

This is just **WRONG!**

But let's face it, you can only save a fraction of your paycheck while the rest must get spent. What if you could reroute even a portion of what would normally be lost forever into Whole Life to keep it compounding?



### 2. Borrowing and paying yourself back with interest:

This sounds cool, but it's **FALSE**. You borrow **against** your policy, not **from** it like with a 401(k). But a 401k must sell positions to provide liquidity for the loan.

With Whole Life you borrow against your cash value while it still keeps compounding within your policy.

### **3. Strict adherence to early IBC literature:**

We honor the late Nelson Nash for originally putting IBC on the map. But using his original text as an owner's manual for modern banking would be like Bell Helicopter never innovating upon Leonardo da Vinci's original mockups.

Whole Life's premium-funding limits, its borrowing mechanisms, and its mortality tables have changed considerably since Nelson's book was first printed in 2000. Still many IBC agents preach strict adherence to the early text as if it's gospel.



### **4. Harping too much on market-based assets and/or 401k's as evil:**



We never claim that life insurance should be the only place for money. Quite the contrary! In fact, we've actually added new dimensionality to infinite banking with our new "4-D Banking course" adding even more assets & loans.

Whole Life insurance designed for infinite banking is the perfect foundational component to supercharge your other assets both now and during retirement.

### **5. Borrowing as much, as often, and as soon as you can bolsters IBC:**

Many IBC promoters give people the impression they should be in a hurry to pump all their liquidity into a banking policy even if they have borrow ASAP.

It's true you can structure a policy to accommodate a giant 1st-year front-loaded premium, and you can borrow against it 30 days later. Both are possible, but neither are optimal.



***Don't get burned by IBC promoters  
Overhyping infinite banking with sizzle***

Instead, come get educated about all the pros & cons of Infinite Banking from straight-talking agents who will shop & model for you



## Who we are:



Currently we are seven coordinated but independent brokers. We educate our clients on how infinite banking really works while designing optimal policies for their unique situations. Collectively our team holds licenses in both insurance & investing as well as accreditations in tax, estate, and business planning plus a certification from the Infinite Banking Institute.

## What we're about:



We believe in straight-talk learning leading to only optimally designed insurance products. We believe in maintaining our independence from insurance companies by using only broker contracts. This way we can easily pivot as the market evolves rather than having quotas with sub-optimal insurance companies. We believe in practicing what we preach since each member of our team buys what they sell.

## Who we best serve:



We purposely keep our team to a handful of loyal professionals we know and trust to represent our brand. Because our team commits to ongoing servicing for the clients we do take on, we are more choosy with who we will serve. We work best with:

1. Real Estate Investors looking to simultaneously grow their liquid capital
2. Entrepreneurs wanting to create a continuously compounding war chest
3. Fiscally-responsible savers & risk-averse retirees desiring a sturdy foundation

## Who is NOT a good fit for us:



- ❑ Evaders looking to get off the financial grid completely (we can't help you)
- ❑ Spenders hoping to erase irresponsible habits & debt with a mythical magic bullet
- ❑ Research-o-philes who enjoy perpetual learning but struggle to ever take any action
- ❑ Doubters bouncing between multiple providers hoping to find a hidden advantage (when our team will spoon-feed you all the shopping, vetting, and testing necessary)

## What are the next steps?



- ❑ Book an intro call @ [BankingTruths.com/Schedule](https://BankingTruths.com/Schedule) to see if we would be a natural fit
- ❑ If you're not ready yet, keep researching using the various links provided in this guide
- ❑ Learn how to incorporate your other assets & loan options @ [4dBanking.com](https://4dBanking.com)



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