

Dynasty Banking –

What is it, and Why this idea could change your financial future



We all have preconceived notions of how things work. The truth is, when it comes to finances, investing and insurance the talking heads in the media may not always be right. Investing and Banking is big business and they all want your investment dollars.

We would like to present to you an extraordinary financial strategy that could have a major impact on your financial future and that of your children and grandchildren for generations to come.

Infinite Banking – Key Concepts

The Infinite Banking Concept involves buying a permanent life insurance policy that is intentionally designed to minimize the cost of insurance and maximize your ability to build large cash values.

- Policy cash values are immediately available to you, the policy owner, for loans.
- Policy loans tend to be available at very favorable interest rates and terms, despite economic conditions and without any need to “qualify”.
- Cash values can be borrowed against with one quick phone call ---no lengthy applications. The insurance company will put a check in the mail or wire funds to you, for whatever amount you desire up to the extent of your policy’s available cash values.
- Policy loans can be used for anything (e.g., car purchases, college, business loans, real estate investment, vacations or any other large ticket purchases etc.)

**With Infinite Banking / Dynasty Banking
your money compounds tax free even if you take a loan**

Example: With annual funding of your Dynasty Banking account your premiums work for you in three ways.

- A. Earns Guaranteed Returns
- B. Is available to you for loans
- C. Purchases additional Insurance

The beauty of using life insurance as a store of wealth is that your money is protected in the event that something would happen to you or the person that is insured. All money that you put into your banking policy, over and above the insurance premium, goes to buy more paid up insurance (PUA). This also boosts your cash value enabling you to use even more of your own money.

Question: Why is the term “Banking” being used? This isn’t about creating a real physical bricks and mortar bank is it? ***This is called Infinite Banking because you, just like a bank, are creating a safe pool of money that you now own and control.***

Dynasty Banking – College Savings Plus – Business Without Banks

You may be thinking, *Why would I pay a life insurance company my money, just to borrow it back??* **THE ONE MAJOR DIFFERENCE** that a properly structured quality permanent life insurance policy offers that sets it worlds apart from each and every other option is that it pays you **interest and dividends*** on your cash values **EVEN IF YOU HAVE BORROWED THEM OUT**. In other words, you've now found a way to make your money work for you in two places at the same time!

*All the cash you put in your policy has a guaranteed interest rate that is paid every year and you will never lose your principal. Dividends are not guaranteed like interest is, but dividends have been paid each year over the last 100+ years by the insurance companies that are being used by our agency.

Consider this last concept:

Everyone, even wealthy people, finance everything they buy. You either finance by:

- a.) Paying interest to someone else – a bank, lender, etc. which equals lost interest.
or
- b.) giving up interest you could have earned if you put your money to work. (In other words, when you pay cash, the interest that the money could have earned is gone.) This is commonly called Opportunity Cost.

When you own and control your own pool of money, it makes sense to use it for your own benefit. You have bills and debts that you have specific payments set aside for each month. Here is where the revelation comes.....

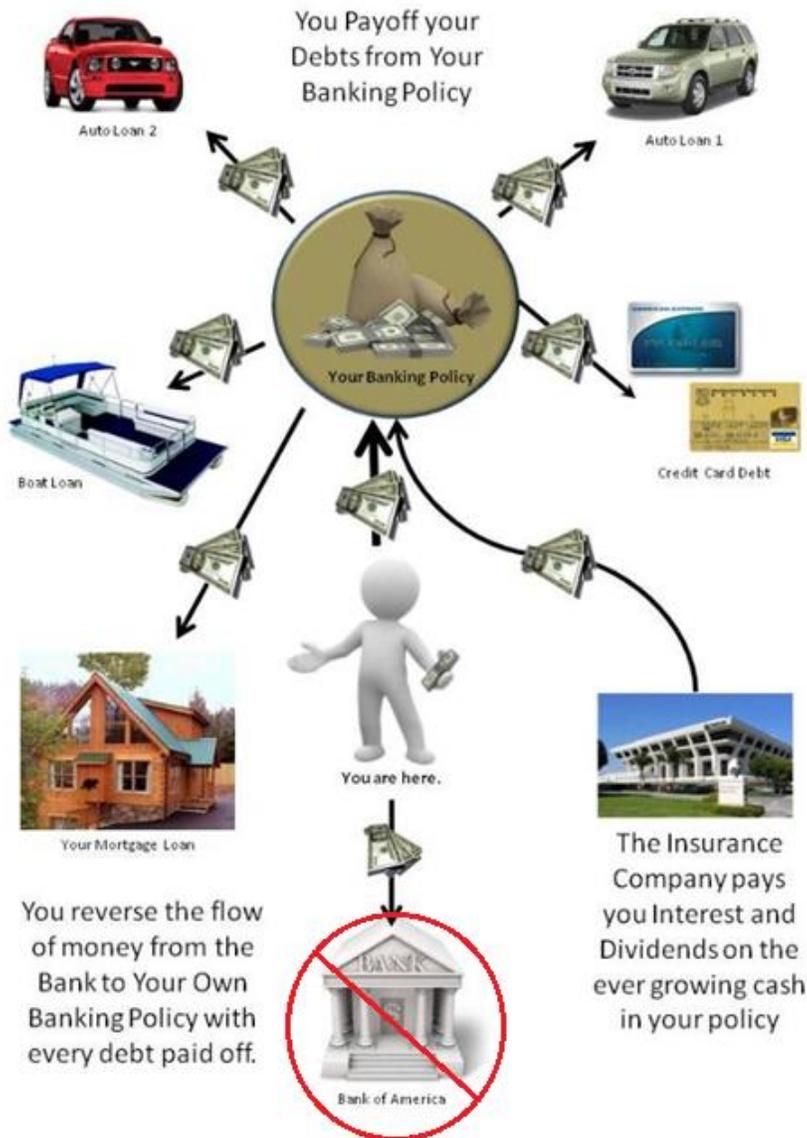
You can transfer your debts to your own bank!

Put as much money as you can back into your own bank by paying off Credit Cards and Car Loans with the cash in your own bank and make the payments you were making (Principal and Interest) to yourself! This is how you can capture the interest that you were paying to banks and financial institutions to grow your wealth.

In Summary:

1. All the money you put into your Dynasty Banking account receives a guaranteed return.
2. All the money you put into your Dynasty Banking account is eligible to earn dividends. (Dividends are not guaranteed, but have been paid for over 100 years.)
3. Even if you use the cash value in your policy, you are still paid your returns on the entire deposited amount as if it was all still in the policy.
4. As you pour more and more money into your banking system, you receive more and more guaranteed returns.
5. The rate of return in your own bank is increased by what the Insurance Company has promised to pay you, plus the interest rates (recaptured opportunity costs) you were paying to outside banks and lenders that you are now paying to yourself. Pay yourself the interest rates that the bank would have charged you **SUPERCHARGES** your bank.
6. As cash is paid back into your Dynasty banking policy, you can reuse that money to pay off more debt and transfer that debt into your own bank, you don't have to wait until each loan is completely paid off to re-borrow that money.

Dynasty Banking – College Savings Plus – Business Without Banks



The icing on the cake.

If all of this sounds great, then the more you investigate this strategy the more you will want to implement it. These last facts should bring a smile to your face.

A. All the growth in your policy occurs tax free.

B. In many states, the money in your banking policy is safe from lawsuit and judgments.

C. Since you own your banking policy all the money in it can pass untaxed to the next generation.

D. Once you have grown your banking policy to a substantial amount, the returns become tax free retirement income. ****see below**

E. Insurance Policies become more efficient over time and become self-funding.

***** We Teach Generational Wealth Transfer, Estate Planning and Family Focused Banking***

Think like Vanderbilt, Carnegie, Kennedy, DuPont, Rockefeller and other multi-generational Dynasties

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I know what you're thinking, "*What's the catch? And why haven't I heard from this before.*"

The only catch: Understanding that it takes time for most people to capitalize their bank. While some of your Cash Value is available immediately, understand that this plan becomes more efficient over time due to compounding growth. You will also want to make sure you work with someone who knows how to properly setup / structure your Dynasty banking policy.

Of the reasons you haven't heard of this before is because most Insurance companies train agents to sell death benefits. The other reason that 99% of life insurance agents won't tell you about Infinite Banking is because their commission is cut by up to 70%. You might ask, "*then why are you telling me about this won't this hurt your commission as well?*" We have a different outlook on the use of permanent insurance. When used as a savings vehicle we are helping others take more control and have more flexibility with their savings. This creates a winning long term relationship with our clients. We will be here through thick and thin to help you achieve your financial goals.

We at Dynasty Banking teach life benefits with our system. If you use this system correctly, the death benefit is just a bonus (that continues to grow over time).

Many in the financial marketplace are trained and paid to sell securities (i.e., 401K's, IRA's, mutual funds, stocks and bonds) where they can turn and make repeated fees (that are many times hidden from the investor). The fees are in place whether the client loses money or makes money. With Dynasty Banking your money is guaranteed by contract. The insurance company is contracted by law to have the stated amount of money at the stated time. (See your insurance illustration)

Can you afford to get your Dynasty Banking system or your College Savings started today?

We offer a variety of programs to help you achieve your goals. We can custom design a Dynasty Banking policy that will grow with you, help you convert debt to cash flow as well as give you and your family long term piece of mind and protection.

For as little at \$20 a month you can get started with us with a basic term policy that can be turned into a Personal Banking Policy in the future. A Dynasty Banking / College Savings Plus / Business Without Banks policy can be started for as little as \$100 a month. We will teach you how to find the money leaks in your budget, then patch those leaks and start filling your savings pool faster than you can image.

Already have a sizable savings nestegg? We can find the right solution for you to convert those savings to your own bank and let your nestegg start working for you!

Give us a call today at 931-801-9401

Michael & Alecia Sparks, Dynasty Banking and College Savings Plus Specialists

www.dynastybanking.com / www.collegesavingsplus.com

Read the book "*Becoming your Own Banker*" by R. Nelson Nash. Available at www.infinitebanking.org or www.amazon.com

