



# The Infinite Banking Concept™

The Infinite Banking Concept™ (IBC) was developed by Nelson Nash, founder of the Nelson Nash Institute, and described in his book, *Becoming Your Own Banker*. It's based on a financial principle rooted in U.S. tax law and life insurance contractual guarantees, and builds on the premise that people can take control of their financial lives by reclaiming the functions normally provided by commercial institutions.

IBC gives your clients fundamental financial information, which will help them better understand personal finance. With this knowledge, they can create their own system, using the dividend-paying permanent life insurance you sell, to provide liquidity, access and control of their money throughout life.

On Nelson Nash's website [www.infinitebanking.org](http://www.infinitebanking.org) you will find videos and books that go into more detail about the concept and why it works with participating whole life.

Infinite Banking Concept Products	Price	Frequency
Practitioner's Class	\$ 1,295	One Time
Membership Fee	\$ 525	Annually

Visit [www.infinitebanking.org](http://www.infinitebanking.org) for more info.

## Value Mutual Trust Offers with Infinite Banking Concept:

- Extremely flexible IBC designs with non-MEC policies using as little as two years of premium payments
- One of the highest early guaranteed cash values in the industry and competitive long-term values
- Loans available within the first 10 days of policy funding
- Multiple loans and loan repayment scenarios can be illustrated on our Century II illustration software
- Web-based training available live or on demand
- A company that understands the IBC philosophy and has been supporting the concept for more than 10 years
- Costs, if any, qualify for up to \$1,500 through Mutual Trust's Education Reimbursement program
- Understanding of the IBC philosophy and practices
- Designated system coordinator

[infinitebanking.org](http://infinitebanking.org)

*Mutual Trust is not associated or affiliated with the Nelson Nash Institute and assumes no liability for use of the products and services it offers. The information provided by Nelson Nash Institute may not be appropriate for all clients. Mutual Trust recommends that clients consult with a Legal, Financial or Tax Expert of their choice.*



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