Enjoy the *Living* Benefits of Whole Life Insurance with the Insurance Benefit Concept

Mutual Trust's Insurance Benefit Concept, which is based on The Infinite Banking Concept® described in Nelson Nash's book, *Becoming Your Own Banker*®, promotes the liquidity, use, and control of policyholder money throughout life. Here's how it works and what it can do for you.

What is the Insurance Benefit Concept?

The Insurance Benefit Concept (IBC) is a financial principle based on U.S. tax laws and the contractual guarantees provided by whole life insurance. This concept promotes using the cash value in your whole life policies, through policy loans, to help finance the purchase of tangible products. You can use IBC throughout life for unexpected expenses, mortgage protection, to help pay for a child's education, to supplement retirement, or in any way you see fit.

How does the Insurance Benefit Concept work?

Using the cash value in your whole life policy rather than a more traditional method of financing could offer a better way to increase your net worth because you can access this money—which has been growing tax-deferred—tax-free and without penalties. By repaying the policy loans at a rate that exceeds the rate charged by Mutual Trust and using the excess payment to purchase an annual paid-up additions rider, the policy's cash values and death benefits will increase.

What are the benefits of the Insurance Benefit Concept?

As a policyholder, you enjoy several benefits. When you borrow against your whole life policy, you aren't actually borrowing from your policy values, but are borrowing from Mutual Trust, with a lien against your policy. Therefore, you aren't subject to a credit check; you usually get the money in about eight business days; you have no fixed repayment schedule; and money obtained through policy loans usually will not trigger a taxable event.*

Any amount that isn't repaid will be deducted from the policy's cash surrender value and outstanding loans can impact dividends.** If the policyholder dies before the loan is paid back, the outstanding amount is deducted from the death benefit.

Why should I consider using IBC?

With the Insurance Benefit Concept, you can avoid paying interest on loan payments to traditional finance companies and, instead, make such payments into your own whole life policy through the purchase of a Paid-Up Additions rider.

Does my policy grow from this loan activity?

Your policy's guaranteed cash value continues to grow whether or not you take a loan. Loan payments based on a rate in excess of Mutual Trust's policy loan rate will add additional growth to your policy.

* *Mutual Trust producers are prohibited from giving tax or legal advice. For advice on tax and legal issues, please consult your own advisors.*

** *Dividends are not guaranteed.*

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