



# Off The Financial Grid

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## Creating a “Company Bank” The Infinite Banking Concept

How much interest does your business pay out each month for business loans, lines of credit, equipment purchases and commercial property? What if, instead of sending that money out the back door every month to someone else’s bank, that interest could be recaptured? Would keeping that money make your company more profitable? Could you stabilize and grow more quickly? What opportunities could you take advantage of?

There is a very simple and inexpensive way to achieve all of this using dividend paying, whole life insurance. When set up correctly, whole life insurance becomes a financial tool that actually adds to your profitability by lowering taxes and building cash. Imagine a pool of cash that you actually own, is always available to you and can be borrowed with flexible terms and low interest. And the money is protected from law suits and grows tax deferred. This same pool of cash can be used to buy out a partner at retirement and because it’s life insurance, protects the business in the event of death. The benefits of whole life insurance to your business are staggering.

Yes, this strategy will require discipline. The more your “company bank” accumulates, the more options you have with the money. Yes, you have to pay it back. The insurance company won’t force you to; they will just let interest accrue and deduct any outstanding loans from the death benefit. But every good banker knows that the bank will go out of business if the loans aren’t repaid! And when documented correctly, these loans are valid business expenses and tax deductions. You will want to pay it back! If you repay the loan at the higher interest rate an outside bank would have charged, you will repay the loan more quickly and continue to grow the amount available for future loans. And then there is the matter of the dividends. The insurance company will pay an annual dividend back to the policy on all accumulated funds in the account, growing the account even more. By using your own funds instead of someone else’s you’ve literally turned a debt into an asset!

In short, everything is financed – either by paying interest to someone else or by paying cash and giving up the interest that money could have earned or the opportunity it could have created.

As a business owner, you have enough to worry about. Where the money will come from shouldn’t be one of the worries. Take the necessary steps today to get your company “Off The Financial Grid” for good.