



# 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	\$ 520	Annually

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

## Value Mutual Trust Offers with Infinite Banking Concept:

- Our Insurance Benefit Concept, adapted from the Infinite Banking Concept, includes loans and loan repayments, and can be illustrated on our Century II illustration software
- Web-based training available line or On Demand through MTLU
- *Vanguard* magazine articles on using IBC in your practice (Authored by master IBC practitioners)
- A company that understands the IBC philosophy and has been supporting the concept for more than 10 years
- Costs qualify for Education Reimbursement program
- Understanding of the IBC philosophy and practices
- Designated system coordinator



A Pan-American Life Insurance Group Stock Company

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