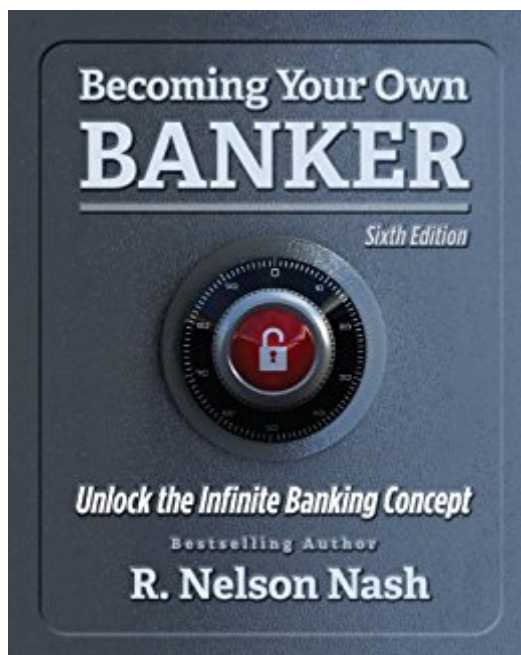


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# Becoming Your Own Banker



## Synopsis

Becoming Your Own Banker – The Infinite Banking Concept describes the power of dividend-paying whole life insurance. It is education that the life insurance industry should have taught during the last 200 years. Unfortunately, the industry has concentrated on the death benefit qualities of the contract and has neglected to adequately describe the financing capabilities that it presents for the policy owners. This book demonstrates that your need for finance, during your lifetime, is much greater than your need for protection. Solve for this need through this instrument and you will end up with more life insurance than the companies will issue on you.

## Book Information

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## Customer Reviews

As a financial planner and now working for a mutual insurance company this is a unique concept that can be built into most clients portfolios. Although this book was supposedly written for the general public and not insurance agents, the concepts would probably be above the head of a layman. I believe this concept can work if an investor is disciplined (not always a trait in today's ADD world), but can work (math is math). The most important thing is committing to the strategy and making sure that people follow the guidelines. If you steal from your own bank or store (read the

book and you will understand) this WILL NOT WORK.

There are few books out there that give good guidance and knowledge in regards to investing. It is a sad but pertinent reality that today, we as a nation, lack any financial knowledge in regards to properly saving our hard earned dollars. I myself am a product of that reality. Like many I borrowed money to go to college and started my life off building debt against myself. Now I'm paying interest and dollars to a company when in tandem, I could have avoided the whole circle all together. This book really opened my eyes into the financial system, and plainly describes how we can use the same system that banks and loan companies use on us, to our own advantage. It makes much more sense to invest in ones self and borrow against that investment-rather than borrow from an outside entity; paying that organization hundreds if not thousands of dollars in interest. If your a firm believer in personal financial freedom, then this book will definitely inspire you to free yourself as it has me. As my earning potential grows, I will now know how to save and build a financial base of wealth that will not only be beneficial to me; but to the generations that follow after me. I think one can truly grasp and understanding of just one of the tools, pertinent to how wealth is made; and that is why I've given this book such a high rating.

Would have given a five if Nash would have stuck with the math and the very sound principles of his concepts. His methods of delivery were a source of great angst ... the concept of being your own banker is excellent but it got muddled by his sanctimonious pontificating and scripture quotes. Not that I actually completely disagreed with it - but the style of delivery and old grandpa approach was a true turn off. Despite his horrendous writing style - this is still one of the best books on the topic - the math does not lie and his passion in the end works it's magic.

Fantastic information. I can't recommend this book enough. I read it in two days and I'm getting ready to reread it. I can't wait to start putting the necessary building blocks in place to fire my bankers in the not too distant future. My only complaint is that I purchased the ebook and found that the charts and illustrations were hard to view and keep straight. That may just be because I'm old school and prefer paper that I can write on, Mark up, and take notes in the margins. But I was out of town at that the time I bought it and I didn't want to wait a week to read it so I purchased the ebook. Not my favorite way to read a book. However, I would and will, be recommending this book to all my friends.

The book changed the way I think about life insurance. I am a agent of a major mutual and have been able to easily illustrate these concepts even in this low interest and decreasing dividend environment. Nash does go off on tangents, often sharing quality information and opinions but it's not very relevant when learning this concept. I think the book and flow could be cleaned up as I don't know that the average person could follow along in certain areas. Overall I'd recommend the book and his suggested reading list at the end is gold.

This book has had a life changing impact on our family. If you are happy with our current economic condition and the direction our country is taking with regards to ever increasing costs, debt and runaway spending, then please do not bother. If you are disciplined and want to gradually be independent of the traditional banking system while creating wealth for future spending and passive income (retirement), then this is the best book to begin exploring.

Nelson R. Nash' brilliantly written book clearly lays out the basic why people are so unable to truly establish financial independence, and the way to do so. By becoming one's own banker, one takes the earning power given to the bankers, lenders, and credit card issuers and return it to the individual. The way to do so is very nicely spelled out in Nash' book in which with candid wording he talks of his own experiences, and how it all led to defining what has become known as the Infinite Banking Concept, or Privatized Banking. He shows through many charts and graphs how one can develop an infinite income and without paying taxes on the money, which allows an excellent retirement income, and still leaves a very good legacy for the children. For anyone wishing to learn how to truly achieve financial independence, slowly and methodically and all legally, this book is a must read.

I'm learning more about this topic, but it is extremely intriguing and if I can wrap my head around it, I'll be practicing the concept within a few years for sure. Perhaps even look up "How Private Banking Really Works" by Carlos Lara and Robert Murphy. Just finished reading it as well and it has helped explain some more.

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