



YOUR GUIDE TO INFINITE BANKING

GETTING STARTED

About The Wise Banker

FINANCIAL PLANNING WITH A PURPOSE

Infinite Banking uses a specially designed, dividend-paying whole life insurance policy as its foundation. Feel a sense of peace knowing you can achieve your financial freedom, die without debt, and leave a financial legacy, that isn't found elsewhere.

"In case of death, banks pay out what you saved, life insurance pays out what you intended to save."

Bob Shieh

WHO WE ARE

We began in 2016 as a way to bring awareness and understanding to Infinite Banking through blogs, teachings, and other resources. With a focus on financial stewardship and sustainability, we now help young professionals like you get the life insurance in place you know you need. By educating you on how to make the most of your Specially Designed, Dividend Paying, Whole Life Insurance Policy, you can have more control, liquidity, use, and equity of your money --- all on a tax advantaged basis!

OUR MISSION

To help young professionals and their families unlock their financial potential by building strong financial foundations one Infinite Banking policy at a time.

OUR VISION

To see every Calgarian, Albertan, and Canadian build wealth safely, successfully, and consistently for generations to come while overcoming a mountain of debt in Canada with Infinite Banking.

WRITE DOWN YOUR GOALS

WHERE ARE YOU GOING?

Write down your goals for at least three different stages in your life. These can be family, business, lifestyle, money related goals etc. ranging from anywhere between 6 months to 50 years from now.

Handwriting practice lines consisting of three horizontal lines: a solid top line, a dashed midline, and a solid bottom line, repeated vertically across the page.

WHO ARE YOU BRINGING?

Write down a list of the people you want to bring with you throughout your lifetime. This list may include family members, business partners, businesses, or charities (they are often the people closest to you).

Handwriting practice lines consisting of ten sets of horizontal lines. Each set includes a solid top line, a dashed midline, and a solid bottom line.

HOW ARE YOU GETTING THERE?

Write down your current financial plan. If you're happy with the plan explain the reasons why. If you're not happy with the plan, write down the reasons why you're not completely satisfied and what you would like to see instead.

Handwriting practice lines consisting of three horizontal lines: a solid top line, a dashed midline, and a solid bottom line, repeated 10 times vertically.

Please Note: We often make decisions based on our beliefs and values (which typically include your answers to the questions here). If you're not clear on where you're going and who you're bringing then your finances will reflect this.

WRITE DOWN YOUR CURRENT FINANCIAL SITUATION

LIABILITIES AND CASH NEEDS

MORTGAGES

LOANS AND OTHER DEBTS

FINAL EXPENSES (BURIAL, TAXES,
PROBATE, LAWYER FEES ETC.)

EDUCATION FUND FOR
DEPENDENTS

EMERGENCY CASH NEEDS

TOTAL LIABILITIES AND CASH NEEDS:

ASSETS

CASH ASSETS (SAVINGS, TFSA, ETC.)

RRSP

STOCKS, BONDS, OR MUTUAL FUNDS

PRINCIPLE RESIDENCE

OTHER REAL ESTATE

TOTAL LIFE INSURANCE

BUSINESS/FARM ASSETS

OTHER ASSETS

TOTAL ASSETS AVAILABLE

ANNUAL INCOME

MAKE A CHECKLIST OF WHAT YOU'RE LOOKING FOR

Here's a checklist based on the 4 key features most Canadians are looking for!

What does your ideal financial product or strategy look like?
Check which features you would like to have included in your financial plan.

Learn all you need to know about the different financial products available in Canada today through our online resource: traditional financial products.

RESEARCH FINANCIAL PRODUCTS HERE.

SAFETY & SECURITY

- Predictable results
- No capital loss
- Guaranteed cash accumulation

GROWTH

- Competitive returns
- High contribution limits
- No capital loss
- Guaranteed cash accumulation

ACCESS TO MONEY WITHOUT PENALTY

- Liquidity, use, and control
- Guaranteed loan option
- Collateral opportunity
- Unstructured loans

TAX-FAVoured

- Tax-deductible contribution
- Tax-deferred growth
- Tax-free distribution
- Tax-free death benefit

FIND OUT WHERE YOU'RE LOSING MONEY



OUTDATED ADVICE

We don't live in the same economic environment as our parents did, so why are we still planning like it?

INFLATION

Is it an increase in prices or an increase in the quantity of money that's available?

INTEREST COSTS

If we could save all the interest that we've paid to a bank or other lending institution, how much money would that be?

MARKET RISK

Could there be more to save than there is to earn with risky investments despite popular belief?

TAXES

What happens if we plan to be in a lower tax bracket in retirement but taxes increase?

OPPORTUNITY COSTS

If we were to save or invest our money instead of spending it, how much money would we make?

DISCOVER INFINITE BANKING

REDISCOVER

Rediscover the power of dividend-paying, whole life insurance as the financial foundation for saving money and building wealth.

REDESIGN

Redesign the flow of money so you can earn uninterrupted compound growth while using your money at the same time.

REDIRECT

Redirect interest that you are otherwise paying to banks or other financial institutions to an asset you own and control.

RECOVER

Recover the opportunity costs when spending money and enjoy the benefits of having a tax-advantaged cashflow system in place.

- Guaranteed, tax-deferred growth inside the policy
- Competitive rates of return with no risk
- 100% of annual growth permanently locked in, that can never be lost to the shifting markets
- Opportunity to earn dividends
- Liquidity in the form of cash values
- Acts as an alternative financing solution to the bank
- Offers unstructured loan options
- Supplements retirement income
- Provides tax-free death benefit for loved ones

AN ALTERNATIVE ASSET CLASS

Infinite Banking is a personalized banking system that allows you to use and grow your money by redirecting interest payments into an asset you own and control and by recovering the opportunity cost associated when spending money.

BOOK YOUR 30 MINUTE INTRO CALL WITH OUR EXPERTS

Every person is unique in their financial situation and we in no way claim that one size fits all. At The Wise Banker we are committed to providing you with the information you need to fit your life, your family, and/or your business. Book your 30 minute intro call with our experts to learn more about how this banking process can work for you.

CLICK HERE TO GET STARTED