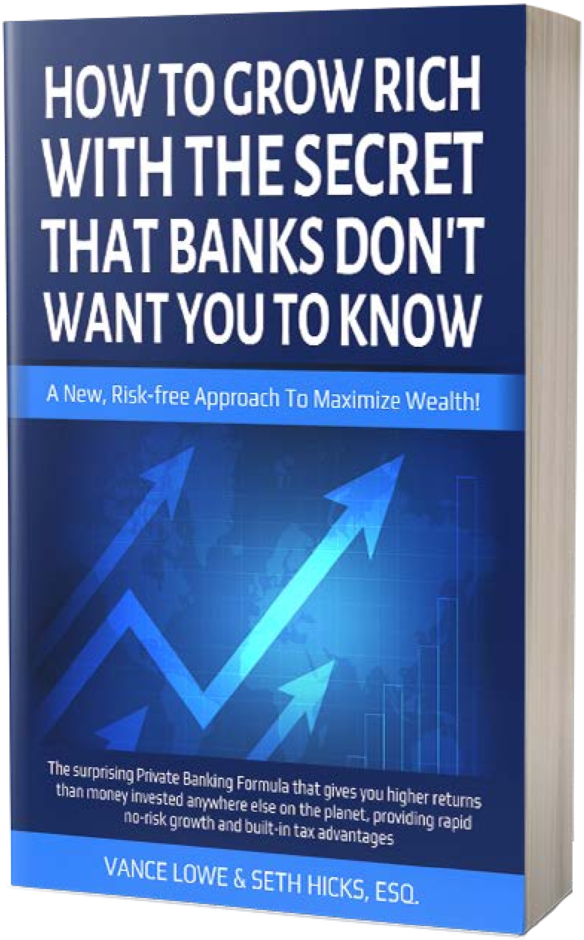
HOW TO GROW RICH WITH THE SECRET THAT BANKS DON'T WANT YOU TO KNOW
A New, Risk-free Approach To Maximize Wealth!
The surprising Private Banking Formula that gives you higher returns than money invested anywhere else on the planet, providing rapid no-risk growth and built-in tax advantages
VANCE LOWE & SETH HICKS, ESQ.

"When Vance first introduced the Private Banking Strategy, we were at our wits end, we were we heavily in debt over $500,000, paying an average interest of 16% and just over $10,000 a month in payments.

"We were truly slaves to the system and could see no way out.

"When Vance finished setting up our private banking strategies we couldn't believe it at first but we followed the plan month by month. Just in the first few months we were able to turn over $1,000 a month of out flowing payments to inflowing income.

"I'm writing this because it only took 63 months to get completely out of debt. We turned $10,000 of monthly payments into $10,000 of monthly wealth building accumulation and I don't have to pay any tax on the interest.

"Surprisingly we didn't have to work any harder nor did we change our cash flow. We just changed who received the payments.

"Thank you Vance and your friendly staff so much. I plan on sharing this with all my family and friends."

-- R. Cross, Fort Worth, Tx

How to Grow Rich with the Secret that Banks Don't Want You to Know

The surprising Private Banking Formula that gives you higher returns than money invested anywhere else on the planet, providing rapid no-risk growth and built-in tax advantages.

by Vance D. Lowe, ChFC
and Seth Hicks, Esq.
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The purpose of this book is educational, with the intent to provide information to help you learn of superior business principles and methods as described herein. This book is intended to be used as an informational guide. Please consult with us to apply the private banking strategies to your particular needs and circumstances.

"Things should be as simple as possible, but no simpler." — Albert Einstein

DEDICATION

"The great aim of education is not knowledge but action. " — Herbert Spencer

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We would like to dedicate this book to our friend, mentor and father of the Infinite Banking Concept, R. Nelson Nash.

He was a great father and husband to his family; a man whose character and faith were on display for all to see. Because of his dedication to the Infinite Banking Concept, we the people of our nation are all the better for it. We now have the opportunity to be more financially independent, pay less taxes, conduct our affairs more privately, and most importantly: understand how money really works.

Through his efforts we can learn how the banks make money on our deposits and how we can do the same thing by putting the banking equation back into our own lives.

We owe our success and the success of all our clients and all the people we influence to the efforts of this great man. We will dearly miss you R. Nelson Nash.

— Vance D. Lowe and Seth Hicks

May 23, 2019
Arlington, Texas USA

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INTRODUCTION

"Action is the foundational key to all success." — Pablo Picasso

THE PREACHER'S METHOD

As the story goes, there was a preacher in the south who gave great sermons and got everybody real excited. After the service, the listeners would actually remember the sermon.

Remarking on this unusual situation, one of the preacher's good friends asked him his secret that enabled his parishioners to recall things that he said. According to the preacher's reply, he had a three-part formula, which was:

1. **First I tells 'em what I'm gonna' tell 'em**
2. **Then I tells 'em**
3. **Then I tells 'em what I done told 'em**

So, in this spirit, here is what you are going to learn in this book:

THE OUTLINE OF THIS BOOK

A) How banks make money and always get the money back

B) How you can set up a strategy to do the same thing and use the same dollars over and over again.

THE "DESTINATION" APPROACH

Now, let's say you have a plan. You have a destination and you want to get to the other side of a forest. Well, before worrying about how to cross this creek and how to get around that big tree, it's a pretty good idea to know what direction the destination lies, and to have a general plan for getting across the forest.

The way this book is structured is like this:

- The rules to create wealth
- Creating more wealth each year, income tax advantaged
- How we put it all together so you can take the next step

What You'll Take Away

1. We show you how money really works and how you can use each dollar over and over again

2. How banks always get the money back and show you how to do the same thing tax advantaged

3. How to go from paying interest to receiving interest without working any harder or changing your cash flow

The focus here is for you to control the money coming into your household each month, get the money back that you spend each month, and establish privacy while paying a lot less taxes.

Overview of This Book

"A little unlearning goes a long way." — Richard Kehl

It's important that you stop and think about what you're doing with the money coming into your hands. You must understand there is a superior way to handle money before you can change what you're doing with your money. How would you like to be able to own your own debt with payments that you're already making? Only, now you own the debt and the payments are coming back to you with interest – completely tax advantaged and private.

This book will help you understand how you can get back your monthly expenses, or your "outflow," and turn it into income or "inflow." And, this book will help you understand how you can use those same dollars over and over again just like the banks are doing with your deposits now.

- How fast can private banking strategies get you out of debt, pay off mortgages, or get your business in a cash rich position?

- How would you like to see your own actual results of using private banking strategies over the first 8 years?

There is a special offer at the end of the book where you can find out what your own personal results will be using these strategies. (Note: There will be a test to qualify for this offer so read carefully.) The amount of wealth accumulation our strategies provide will surprise you. You may even find yourself in disbelief, wondering how it can be true. But we will help you see the light, and more importantly, implement these strategies in your life.

How This Book Was Born

"The real voyage of discovery consists not in seeking new landscapes, but in having new eyes." — Marcel Proust

To start, I need to give you some background of how I discovered a wealth building strategy that was so powerful I myself couldn't believe it at first.

But it works. It works very well and has no market risk or downside.

It's private and completely tax advantaged. The rates of return are dramatically higher than you can ever get risking your money in the stock market.

HOW I DISCOVERED THIS AMAZING WEALTH SECRET

I'd been in the money management business for almost three decades. During that time, we had built a practice helping our clients establish financial freedom and retire financially independent.

In order to do that, we managed assets. The returns and results that we produced were second to none. We weren't the largest manager in the country, and we didn't want to be. We just wanted to be the best managers we could possibly be.

I don't have any real claim to fame. I always say my clients over the years have taught me everything I know.

And this was also the case with my introduction to private banking. One day I had a friend and retired client come in for an annual financial review. He brought a book with him. He said "Vance, I've read this book. It's very interesting to me and it has a lot of your philosophy in it, but it does it differently and it shows how to do it without any risk. Would you be willing to read it and let me know if I should follow this philosophy?"

I said, “Sure,” and I borrowed the book.

That was the beginning of messing up my career as a traditional wealth manager.

It challenged and questioned everything I had been taught and everything I was doing up to that point. The book was called *Becoming Your Own Banker* by R. Nelson Nash.

I didn’t get any sleep that first night.

I read the whole book. The more I read, the angrier I became.

Towards morning, my thought processes were trying to arrange and digest this information. Then I became depressed.

I was angry because I had spent almost 30 years and tens of thousands of dollars to learn and implement the best money management strategies for myself and my clients.

One of our core values with money management was that we would never recommend an investment unless we believed strongly enough to invest in it ourselves.

So, all we did with our clients was share with them what they could do under their circumstances with things we were already doing. That provided great confidence to our clients in the strategies, portfolio arrangements, and recommendations we made.

I was so disturbed by this book, the very next morning I looked up the author and called his office to see if I could talk to him or someone in his office. To my surprise, R. Nelson Nash answered the phone.

He said, "Everyone else is busy, I'm in the office, why not?"

I said, "Hey, I'm glad I got hold of you. I just read your book and I want you to know how angry and upset it made me and how depressed I am right now."

He chuckled and said, "Welcome to the club." The rest is history as they say. He became a dear friend and my mentor in teaching me the Infinite Banking Concept strategy.

We'll dive deeper into some of these topics as we proceed. We'll explain how we are using the private banking strategies, how we are teaching other people to use the strategies, and how we are mentoring other representatives who are learning the private banking strategies.

> *"Before I built a wall, I'd ask to know, what was I walling in or walling out?" — Robert Frost*

One of the first things that I learned from Nelson Nash were the rules and principles for wealth accumulation. There are five rules.

In Nash's book "Becoming Your Own Banker," he presents those five rules and as he narrates stories that illustrate each rule. If you want to read the actual stories, you can get the book from the Nelson Nash Institute. (www.infinitebanking.org)

RULE #1 - PARKINSON'S LAW

One of the main principles that we must understand is called Parkinson's Law. It relates to a time in history right after World War II when necessities for Americans changed and the quality of our country's production changed.

The long and the short of it, there were several things that we learned. Number one is: "That a luxury once lived, becomes a necessity."

A good example would be air conditioning in your car. Do you have to have it? You might say, it depends on what part of the country you live in. Even though it's probably a luxury to most in the world, I, personally, must have it. I'm not going to do without it. What about a cell phone? Do you *need* a cell phone? No, it is a luxury worldwide, but many Americans would say it is a necessity. Understanding Parkinson's Law and what is a necessity and what is a luxury is a fundamental part of knowing and understanding where your money is going.

THE OTHER PART OF PARKINSON'S LAW

The other part of Parkinson's Law is that we must bring home more than we spend.

In other words, we must have a net income, with disposable money. We can't commit to the point every single dime is gone. Or worse, keep borrowing to overspend and only paying interest to the banks.

Most Americans find themselves in a precarious situation spending more than they make. They are going further and further into debt and only paying more interest to the banks. We call that financial slavery.

If that's your case and you can't make a change, then you might as well go in the back yard, dig a hole, jump in and bury yourself. You will be a slave to the financial system in our country the rest of your life.

Parkinson's Law establishes the fundamental rule that you spend less than you are bringing home and that some things you have are luxuries, not necessities.

RULE #2 - THE GOLDEN RULE

The next law is called the Golden Rule. For a lot of us, the Golden Rule, especially if we're religious minded, has one meaning. But the meaning here is a little bit different.

The Golden Rule when it comes to money is --

> *"He who has the gold makes the rules."*

I'm sure you have experienced that this is true.

- If you have the money, you can dictate what the rules are.
- But when you don't, other people make the rules that you must live by.

When you don't have any money and need a loan from the bank, the bank makes all the rules. The bank determines the interest rate, the term of repayment, and the necessary collateral to secure the bank's loan.

On top of that, when you begin to pay back the amortized loan, the largest portion of your payment pays interest and not principal. Clearly, the bank has the gold and the bank makes all the rules. Bob Hope famously said once, "A bank is a place that will lend you money if you can prove that you don't need it."

RULE #3 - USE IT OR LOSE IT

When we learn something new that will work better than what we have always been doing in the past, we must replace the old with the new. This is especially true with money.

Once you learn something new, you must use it.

The person that's always searching, and ever looking for new financial ideas and ways to improve but never executes - they just go around in debt circles. We see a lot of those people out there. They may think "That information is great but I'm busy now or I've got to go do this which is more important right now." And they continue to tread water or go backwards.

Pretty soon that fantastic idea is lost.

If we learn something new and we don't use it, we can't change our lives. So when you learn something better, implement it immediately. Use it to improve your financial circumstances now, not later. Later may never come.

"Use It or Lose It" is about implementing new information and replacing the old information – completely.

RULE #4 - THE WILLIE SUTTON LAW

I don't know if any of you know the famous bank robber Willie Sutton? Why would Willie Sutton be in our book about accumulation of wealth?

We know Willie Sutton was a bank robber. He was caught and put in prison. A newspaper reporter came in and asked him about his life story. One of the first questions the reporter asked him was "Willie, why did you rob banks?"

Willie looked at him with an incredulous look on his face and said "Duh, that's where they have all the money."

Now, what does that mean?

Banks have the money.

If you have money, some types of people are going to try and take it away from you.

For example, in our country we have sanctioned the most powerful thief of potential wealth that there ever was in all history. Maybe you could guess what entity that is?

If you said the IRS you are right. The more money we make, the more money they take. That's the Willie Sutton Law.

RULE #5 - THE ARRIVAL SYNDROME

We Americans are afflicted with a syndrome called "The Arrival Syndrome." It's the "I've been there, I've done that. I already know that. I don't need to know any more. I know everything there is to know about money. I know what life insurance is. I know what 401(k)’s are, and I don’t need to learn anything new."

Something that bears repetition is a principle that Nelson Nash taught me. Whenever I was around him or heard him teaching others, he would say, “It’s not so much about what you don’t know about money that’s hurting you, it’s *what you think you know* about money that is incorrect that’s hurting you.”

What people think they know, but actually don’t know, is literally stopping them from achieving financial freedom and growing wealth.

The Arrival Syndrome underscores the fact that you don’t know everything about money. You haven’t arrived. You’re not there yet. Especially when it comes to knowing how money really works and how to think like a banker.

The Arrival Syndrome will stop you right in your tracks when it comes to financial freedom and wealth accumulation.

These five rules are critical to understanding how money works and starting your journey to financial freedom and wealth accumulation through using private banking strategies.

WE FINANCE EVERYTHING

"Enlightenment is when a wave realizes it is the ocean." — Thich Nhat Han

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As we're learning about how money works, one of the most important things you must realize is that you finance every single purchase you make, even if you pay cash.

A lot of people grew up just like me being where they were taught that the very best way to get through life is to pay cash. That way you eliminate interest payments and keep more of your money…so they thought.

Well guess what folks? That was absolutely incorrect. But that wrong thinking is perpetual when it comes to how money works - our parents passed it down to us, and they got it from their parents, and on and on.

But it is very important that you understand you finance every single thing you buy even when you pay cash. How is that?

You see, when you pay cash for something you give up the future earnings on that money for the rest of your life.

Please understand this is critical to understand. It's huge.

Let me give you some examples: If you are in your thirties and you buy a tool for $20.00, most people think, "Hey, this only cost me $20.00." In fact, however, the potential future earning on that item cost you between $2,000 and $8,000. In other words, this is the amount you gave up and lost to future earnings for that so called $20.00 purchase.

Again, when you save up and pay cash for something you give up the potential earnings on that money for the rest of your life.

And, if you don't save up, then you end up borrowing someone else's money and you pay them interest.

These are our only two choices. No matter what you purchase, you are financing it.

We go to work and we get paid our hard-earned money and save it up to purchase a vehicle.

1. If you pay cash for your vehicle, most people will tell you they don't have a car payment. They say they've already paid their car off.

2. In fact, that car is wearing out and if they're going to be paying cash for the next car, don't they have to save up the money again?

So, they do in fact, have car payments. They're either saving for the next one or borrowing from someone else.

It's important that we realize that we finance everything we buy.

The Story of Writing a Check

"Thinking is more interesting than knowing, but less interesting than looking." — Goethe

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The big question about the flow of money when we are making payments to banks, or making any type of payment at all is: when we write a check out to pay for something – *when do we get that money back?*

And the answer is – *we don't.*

Would it shock you to realize that *the banks, however, always get the money back*?

There is really only one large pool of money in the world. It is in constant circulation and cycle – among countries, people, businesses and ultimately banks.

It doesn't matter whether its dollars, euros, or yen or whether it's held by banks in different countries. The flow of money always comes back to the bank.

The banks are the masters of money management and making money. You'll never see a poor looking bank with a poor looking building and worn out furniture. They're the epitome of wealth. Banks and bankers have the best of everything.

They're very good at what they do. The number one rule of the bank is: get the money in the bank. Loan the money out at interest and then get the money loaned plus interest back in the bank. Loan that money out at interest and get that money plus interest back in the bank. You get the idea. It is a constant process of getting the money back into the bank and loaning it out again with interest only to get it back in the bank again.

We do just the opposite. We write checks out and then the money's gone. We lose control of it forever. We lose it's potential to earn more money for us over our lifetime.

That must change. We need a strategy where we can get the money back into our constant control; a strategy where we keep our hard-earned money in our own personal banking system.

Most people have constant outflow. Banks have constant inflow.

Every time we deposit a dollar in the bank the bank then uses a systematic way to handle that deposit so they can make money from the deposit we just made.

Just remember that whenever we write a check, we're *always* losing that money.

Somebody takes that check and deposits it back in the bank.

There is a better strategy which we are laying out for you to show you how to get the money back in your control and earning money for you.

Would is shock you to know that our clients are getting back up to 100% of their monthly expenses?

With interest.

It's all about how we think.

HOW TO MAKE MONEY SPENT COME BACK

"Normality is a paved road: it's comfortable to walk, but no flowers grow on it." — Vincent van Gogh

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The obvious questions that arises as we consider the way money works and how the banks have control of our money are -- "Can we take back control of our money? Can we can duplicate what the banks are doing?"

The answer to each of those questions is a shocking "*YES*!"

Today the problem is that everything we know about money comes from banks.

This is why so many people suffer with increasing debt and no way to accumulate wealth.

We need to go back in time to a point in our history when banking was done completely differently to learn how to put the banking equation back in our lives. This was before branch banking was sanctioned in America. How did Americans handle their money before branch banking and how did they get their money back under their control?

Back in the 1950's and well before, the majority of people's money was not deposited in banks. It was not kept in banks. It was kept in a cash rich whole life insurance contract that life insurance companies issued for people to fulfill the banking process. It was the original self-banking strategy.

When branch banking was sanctioned by our government, it was about the same time that the first mutual funds came into existence.

Between the branch bankers and mutual fund peddlers - the two of them looked to see where the money was and immediately started a strategy to eradicate the self-banking strategies from the American people.

We have to understand that it only took until the 1970's to eliminate self-banking from the American people's mindset. The ones who knew the self-banking strategies were participating whole life insurance companies.

These companies came into existence for the benefit of the policy holders. Policy holders are the actual owners of the participating whole life insurance companies and are paid dividends. The structure of these policies was designed to provide maximum cash value to the policy holder so people would have access to their cash when they wanted to use it or needed it. And, they would have priority as owners over others.

Today, these contracts still exist. If we trace the origin of these self-banking contracts, we will find that they actually pre-date the establishment of the United States as a country.

This is the primary way banking needs were met historically, through these types of self-banking insurance contracts. They have survived, although they have been improved and modified to what we have today.

These same contracts still provide a superior way to bank. Before branch banking, the average American and business owner enjoyed a perfect banking system – not controlled by government, not taxable, totally private and with full access to their money any time they wanted it.

But, by the end of the 1970's, the bankers and mutual fund shills did their job in stealing the American people's wealth. They had destroyed the superior self-banking strategies from the people's mindset and execution. This education and knowledge was eradicated for the benefit of the bankers – not the American people! The traditional banking education that we have today is a complete false bill of goods intended to keep you and I in debt and the "banksters" (kind of like a "gangster" without a gun) fat and rich.

I remember as a child, the banks would actually come into our schools and help us all set up a savings account. We've been indoctrinated by the banks with a false security our entire life. In reality, the centralized banks are anything but secure, and anything but safe for us or our money.

The Wall Street Reform and Consumer Protection Act of 2010 better known as the "Dodd-Frank Act" codified a "bail-in" provision that ensures that the United States can conduct the same type of bail-in that the world saw in Cyprus in 2013. In Cyprus, the people (mostly seniors) who had their money in centralized banks, lost it when the failed banking institutions confiscated deposits and transferred the money to the Bank of Cyprus.

Just like that! Poof, gone! We personally know one family that lost the equivalent of four million US dollars in the Cyprus bail-in.

Now, you probably didn't know that the money you deposited in your branch bank is not really your money anymore, did you? Well, it isn't. The Dodd-Frank Act says that you are now an unsecured creditor of the bank and it's the bank's money. If the bank fails, you will have to get in line with all other depositors to hopefully get pennies on the dollar for what you thought you had in the bank. And this will hit the seniors, the baby-boomers, and the responsible "savers" the hardest. That is why people need to be educated to these centralized "bankster" perils and to the superior advantages of self-banking. That is our mission.

One of the best ways you can protect your money is to not put it in a centralized bank in the first place. Those who do and keep it there will be sorry one day. Instead, all cash flow should be swept into your self-banking warehouse where you will benefit from the safety, privacy, and control of the money you put in it, plus numerous other benefits to shield you from the uncertainty of our times. In an economic environment where the legislature legalized the theft of deposits in centralized banks through the Dodd-Frank Act, there is no reason to delay.

Ultimately, we want you to change your thinking. You need to think like a banker who constantly cycles money within their bank. And the banker makes money on every transaction. Likewise, when you understand that you finance everything you buy and that you can actually put yourself in a position to be the bank, then the lightbulb should go on for you! You can grow and protect your money by being the bank for everything you buy and by paying “your bank” all of the interest that you would have paid some other bank.

That’s how the banker deals with money –it always returns back to them in their bank.

THE UNKNOWN SECRET - HOW BANKS MAKE MONEY ... AND HOW YOU CAN DO THE SAME

"You have to be odd to be number one." — Dr. Seuss

If we're going to think about putting the banking equation back in our lives and go back to a self-banking strategy that some of our grandparents used, we need to understand how banks make money.

If I could sum it up in one word, it's called factoring.

When you deposit $1 in the bank, the bank can then magically multiply that dollar by ten, lend out $9, and keep only $1 in reserve. They only have to keep that $1 in reserve, and they get to lend $9 they created out of thin air.

And on top that, the banks get to collect the interest on the $9 that was never the banks' money in the first place. That's why your deposits are not safe. Because this is not a sound financial practice.

Is it ethical? Absolutely not. Is it moral? Absolutely not.

But you must realize that the "banksters" control the governments of our world. Remember, the Golden Rule? "He who has the gold, makes the rules." The banks have the gold and they make the rules.

Many of us think our government controls the Federal Reserve. This is simply incorrect. The Federal Reserve is a private corporation with private owners. There is nothing "Federal" about the Federal Reserve. Their agenda is not America's agenda. They are motivated to line their own pockets with America's money.

With the creation of factoring, banks were able to buy off politicians who passed laws to make factoring legal. These same influencers that manipulated the creation of the Federal Reserve in 1913 were also able to manipulate the creation of the IRS that same year. That was no coincidence. Rather, it was a planned financial take-over of America from the inside. Remember the Golden Rule.

Most Americans are unaware of these injustices and glibly go about their business likes pigs eating before the slaughter.

If people knew about the truth behind these institutions, they would do something about it. That is why the education process is so important.

Let's study an example - let's say we deposit $100,000 into the bank. And let's say that on that deposit, they're going to pay us 1%.

Now, I know that they're not doing that in today's current market, but they used to.

Now that the bank has our deposit, ask the question – i*s that a liability or an asset to the bank?*

Most people say it's an asset, but don't they owe that money back?

The answer to that question used to be yes, however remember our discussion about the Dodd-Frank Act? Remember: the Dodd-Frank Act changed the ownership of our deposits in centralized banks. Whenever you deposit any money into your accounts at the bank, it's not your money according to the Dodd-Frank Act. You are an unsecured creditor.

If banks become insolvent and fail now, they will do a "Bail In" not a "Bail Out." A "Bail In" is where the banks will confiscate the deposits on hand with full authority via the Dodd- Frank Act. They get to go into clients' accounts and seize whatever assets they need to shore up the bank and make it solvent.

You'll recall in the last mortgage crisis of 2007-08 that the government used taxpayer money to "save" insolvent banks with a "Bail Out." Now, when banks fail next time, it will be a "Bail In" – it's still hardworking American's money whether it's your tax money "Bailing Out" or whether it is your deposits being taken to "Bail In." And both are outright theft from the people.

But the difference with a "Bail In" is that you don't have to be a victim of the theft this time. If you have the knowledge that the Dodd-Frank Act authorizes the banks to steal your deposits, you simply don't keep your money there.

How would you like to own stock in a company that is failing, that doesn't pay you any interest, and has no time frame to pay you back? That's what a deposit into a centralized bank is. And that doesn't sound very good to me.

- With your $100,000 deposit, the bank now has $100,000 they can lend out to a person who wants to buy a house and they'll make 4% on that transaction.

- The seller of the house gets $100,000 – what are they going to do with the money? Put it right back in the bank.

- It then goes out at the next level for people who want to buy cars at let's say, 8%, who give it to the car dealers who put it back in the bank.

- It goes out at the next level for construction loans at 10%. They give it to the contractors who put it back in the bank.

- We'll go one more level, it then goes out to debt consolidation where people take the money and give it to the credit card companies who put it right back in the bank. That's usually at about 18%.

If I add all that up in this hypothetical, the bank is making around 30% on the same dollar while we're not even making 1%. All on your deposit of $100,000. And, more importantly, your deposit isn't secure.

Does that seem fair? Of course not. It's absurd. Banks brainwash people to make them believe it's all right, but it's a farce to someone who actually stops and thinks about it. So, I ask people – if you're making 1% and the bank is making 30% - *how much more is the bank making than us?*

If you're thinking they made 29% more, then you just made a fatal error – how many times will 1% go into 29%? 2,900% or to round it up – 3,000% more than they're paying us.

The bank doesn't have to use any of its own money, and it takes no additional risk.

The risk assigned to each level is the leveling factor. That's how banks make money.

Most bank employees, including presidents and vice presidents of branches, do not actually understand how the banks make money.

But we need to know how the banks make money. It's called factoring.

We can put our money to work within our own self-banking system just like the banks do. We can buy debt; we can invest in real estate or any multitude of other assets. We can do a lot of things with our money in our own banking system - and we'll show you how to do that.

Understanding the flow of money and how banks use money is crucial. Once the banks receive a new deposit, the bank immediately puts the money it received to work by lending it out at interest.

By the way, all these banking transactions happen the same day. Our banking system is so sophisticated that these transactions happen almost simultaneously.

They create a never-ending increase of money. That causes inflation and erodes our purchasing power.

When banks create money from thin air, that is the biggest cause for inflation.

Today the dollar is worth around two cents of what it was worth in the time the Federal Reserve was created in 1913. Now, you only have two cents of purchasing power from that same dollar. Two cents folks.

Creating money out of thin air is what has caused this inflation.

How to Use Every Dollar Over and Over

"The true sign of intelligence is not knowledge but imagination."
— Albert Einstein

I would think the very next question you should have is – "If banks can use dollars more than once, how can I get more than one use out of a dollar?"

The answer to that question, since we understand we're financing everything we purchase, is to start purchasing our debt through our bank and putting that money to work for us in our bank. We become the clients of our bank.

In other words, if we have credit card debt that we're making monthly payments on with a high interest rate and we also have money in an investment account, we should take that money and purchase the high credit card debt.

Number one, you are not getting as much interest after taxes in your investment account as the credit card company is charging you generally.

Number two, you can eliminate the payments of high interest on the credit card you are losing as "outflow" and capture all that interest you were paying to the credit card company in your own bank as "inflow."

Notice I didn't say pay off the debt when in fact that's what we're doing.

This is where you really have to start thinking like a banker. If we were to take that money and put it to work in our bank by purchasing the credit card debt, now our bank is getting that monthly payment and the credit card interest rate. That money was put to work at a very good rate of return –under *our control* in *our private bank* – not a centralized bank.

As those payments come into our bank, that money can now be loaned out to purchase more debt. Now, we're using the same dollars over and over again.

We need to understand that we can use the same dollars more than once. We need to understand that we absolutely finance everything we purchase. And, we need to understand that we can actually run our own miniature economy through our private banking strategies.

Just like a town, or a county, a state or even a country. Every single one of these entities operates an economy which deals with a balance of how much money is flowing in, and how much money is flowing out.

Likewise, we are running our own private economies dependent on how much money is flowing in and how much money is flowing out; how much money is coming under our control; and how we can use that money to increase our economy. Private banking strategies asks the question, "How much money in our economy is going out away from our control?" And, "What strategies can we implement to keep more of the money under our control?"

That's how we use dollars more than once.

THE WEALTH-SECRET IN INTEREST RATES

"What you seek is seeking you." — Rumi

People are brainwashed to think that whenever they need to finance something, they have to get the lowest interest rate possible. This is simply not true when you operate your own economy through your own self-banking system. Let me explain.

INTEREST RATE VERSUS VOLUME OF INTEREST

At this point, a good question would be – *how important are interest rates on mortgages or car loans versus what's called volume of interest?*

Think back when you financed your last vehicle or refinanced your mortgage, what was the number one thing you were interested in besides monthly payment? It's the interest that you have to pay – you want to pay the least amount of interest possible, right?

We do the same thing for car loans - we want the lowest interest rate possible, right?

Let's assume that interest rates for mortgages are at 6%.

Over the years, I've discovered that when you purchase a new vehicle, there's always at least an 8 ½% financing factor in the sale of new cars. Car dealers will hold that financing factor in the value of the vehicle, so they are never upside down with the car if they have to take it back. And, they can do their sales gimmicks – like no interest or cash rebates – they still have a financing factor built in.

I was able to prove it to my son not too long ago. Even though I had explained this to him many times, he still felt like Honda financing at 2.99% would beat the Lowe Family Bank of 8.5%.

Come to find out, not only is he losing all of his principal, he's losing all of the interest as well. And, he had to pay more for the vehicle!

Back to the house mortgage - on a $200,000 mortgage at 6%, a 30-year monthly payment is close to $1,200 per month.

For those of you who are close to that amount think about when you made your first payment of $1,200. Of that $1,200 first payment, how much of that payment went to pay down the principal amount owed? The answer is very little. Most of that $1,200 payment was an interest payment to the bank. Only a small fraction, perhaps 16%, was principal payment. The other 84% was lost in "outflow" never to return to your control.

You might be thinking – wait a minute – I thought I had a 6% interest rate, not a 84% interest rate. But that's the point, it's the volume of interest that really costs us, not the interest rate.

Compare that same $200,000 mortgage at 6% with a $200,000 line of credit that is not an amortized loan. Every payment provides immediate access to the principal portion again on the line of credit.

People who finance homes and cars pay far more interest than the low interest rate they were chasing.

And here's something even worse -- in a 30-year mortgage, the volume of interest in the first 5 years is around $58,000 where you have only paid down around $13,000 of principal and you're still paying a 78% volume of interest rate.

The reason I'm saying five years is because it's statistically known in the United States, people do something with their mortgage, on the average, every five years.

It's important for rates to fluctuate because 20% of homeowners are going to do something in the fifth year – refinance or sell – and they want to make sure the rates have changed.

Now we're teaching you what we think is the real reason mortgage rates fluctuate: 20% of homeowners are waiting for mortgage rates to drop so they can refinance.

For those of you who are reading this and have ever refinanced, you should understand this. People lose on average between $58,000 and $85,000 in interest on their mortgage every 5 years.

The mortgage company says "thank you very much" – please refinance in another five years! This is simply unethical and immoral. And, if people understood these shenanigans, they would never re-finance mortgage contracts again.

If we know what's happening, we can find out how to protect ourselves against it.

Same thing with cars. People think they're paying between 4% and 8% in interest for a car loan. Statistics show that when cars are traded in, they're never completely paid for. On a 8% interest 60-month car loan, it isn't until almost the 48th month that we get down to that 8% factor. We start at over 32% volume of interest.

It's the volume of interest, not the interest rate, that we have to understand.

THE DIFFERENCE BETWEEN A LINE OF CREDIT AND AN AMORTIZED

LOAN
We need to know the difference between a line of credit and an amortized loan.

This is absolutely critical to obtain and accumulate wealth. Because we're stuck with regular loans, even though they're 6% we're paying much more interest over time to service that debt than we will on a line of credit.

If I ask you – which would you rather have – a 21% interest line of credit or a 6% amortized loan?

Which would service you better and help you achieve financial independence quicker?

Almost everyone is going to say the 6% amortized loan. That is dead wrong! Why?

As we pointed out previously, one of the advantages of a line of credit is that you have access to the principal reduction on those payments. You get to keep accessing and reusing the principal on every one of those payments. You only pay interest on the outstanding balance.

On a regular amortized loan, you get access to nothing. When you make that payment, the money is gone. You can't reuse it again like you can with a line of credit. The actual interest you pay is much higher than the stated low interest rate you thought you were paying.

Think about that. Read this chapter again if you need to and think about what we are saying. Understanding (1) that interest rates are not as important as the volume of interest you pay and (2) that a line of credit is far superior to an amortized loan are both critical to implementing private banking strategies. This is foundational to help turn things around– to help turn liabilities into assets – and to turn expenses into income.

How to Become Your Own Bank

"Wealth is the ability to fully experience life." — Henry David Thoreau

What we need to put on the table at this time is how to set up your own private banking and lending strategy - the same way Americans did before branch banking was popular.

The book I've mentioned previously, *Becoming Your Own Banker* by R. Nelson Nash illustrates the theory behind self-banking, what vehicles to use, and how to think like a banker.

That's what we do in our office. We teach people private banking strategies - how to implement the strategies and think like a banker.

Our clients decide what they're going to do and how they're going to do it. We help them re-structure their financial economy and transactions, so they are putting the banking equation back in their lives. Our clients make the profits instead of the banks.

Does this mean we're going to do it without the other banks? No, it means we're putting the banking equation back in our lives, we're managing our money, we're getting more than one use out of the dollars that come under our control, and we're keeping control of our money.

If $1 buys X amount of goods, $2 should buy twice that amount.

If we use the same dollar over again, we're getting twice the benefit. We're creating leverage with our money without having to work harder or make more money.

And if we use it a third time, a fourth time, an eighth time or even a tenth time, then we are truly leveraging the money within our control and creating wealth without working harder or having to make more money. That is what we are talking about here!

We structure and implement personalized private banking strategies to keep your money under your control and leverage the use multiple times within your own banking system. Our private banking strategies create wealth and leave a legacy to future generations without working harder or having to earn more money.

THE 8TH WONDER OF THE WORLD - UNENDING COMPOUND INTEREST

"To rule a country, one must act with care, as when frying the smallest fish." — Tao Te Ching

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An important aspect to wealth accumulation was best stated by Albert Einstein. He said, "compounding interest is the eighth wonder of the world".

How important is it?

Let's do the math. Let's just do an illustration about how compound interest works.

Let's take one penny and let's double it every day for 30 days. Now, you mathematicians, if you know the back-end answer to this question, you will find that one cent doubled every day for 30 days turns into \$5,368,709.12. That's one penny doubled every day for 30 days compounds into \$5,368,709.12. Wow! Don't believe it?

Here's the math:

.01 cent
.02 cents
.04 cents
.08 cents
.16 cents
.32 cents
.64 cents
\$ 1.28
\$ 2.56
\$ 5.12 – day 10 of compounding interest

$ 10.24
$ 20.48
$ 40.96
$ 81.92
$ 163.84
$ 327.68
$ 655.36
$ 1,310.72
$ 2,621.44
$ 5,242.88 – day 20 of compounding interest
$ 10,485.76
$ 20,971.52
$ 41,943.04
$ 83,886.08
$ 167,772.16
$ 335,544.32
$ 671,088.64
$ 1,342,177.28
$ 2,684,354.56
$ 5,368,709.12 – day 30 of compounding interest

We know that we can't double principal every single day, but the point of this illustration is show you the magic of compound interest.

What would happen if you lost one day of compounding interest because you procrastinated in deciding to invest? If you procrastinated one day, which day would we lose – day number one or day number thirty? You lose the back end, not the front end. So, you lose day number 30. You lose the most powerful day of the entire compounding interest process.

When you lose day number thirty - you cut your account in half from $5.4M to $2.7M – by losing the most powerful day of the process. It is imperative that you understand that the backend of compounding interest is the most important for wealth growth. It is like an avalanche that just keeps building power and energy. The end of the cycle is the most powerful wealth builder. If you procrastinate, you lose the most powerful aspect of compounding interest.

Let's turn these days into years and say we doubled a penny every year for 30 years. Is that possible? Yes, it is possible. The problem is in the interruptions of the compounding process. We go along for a long-time putting money in retirement programs and government sponsored programs like 401(k)'s. But when we do, we lose all control and we don't have access to the money anymore. It's locked up.

We pay all the fees for these government sponsored programs and still think you're getting an advantage.

But under certain circumstances, these inaccessible retirement accounts have hardship loan provisions for certain "necessities."

Let's say you get halfway down our thirty-year time frame - fifteen years – but then you have to access the money for a necessity – you have to interrupt the compounding cycle. What is the value of your compounding interest investment? You can now enjoy the whopping benefit of $163.84. That's it. $163.84.

Now let's say we repent. We start over again from day 1 for the remainder of the fifteen years of the thirty-year time frame. We will be able to enjoy a total of that $163.84 times 2. So, you will get a little over $300 compared to $5,368,709.12 if you allow the compounding interest cycle to come to full maturity.

This is the disaster of interrupting the compound interest cycle.

Before branch banking was popular, Americans understood how they could get uninterrupted compound interest for their entire lifetime – and then pass it on to their heirs or use it for their retirement. How? With private banking contracts.

And, because the money isn't held at banks, but rather, it is held with life insurance companies, the policies have "cash value" that the owner can access.

I think we all know what cash value is.

Now don't go into the Arrival Syndrome on me here. This is one of our cautions to you. We know all about Dave Ramsey and Suze Orman who say whole life insurance is the worst thing in the world. They simply don't have a clue about what we are doing.

We're not talking about normal whole life insurance. We're talking about a contract that forms the perfect banking strategy. It is designed in such a way that most insurance agents won't even sell it because they can't make their normal commission on it.

These policies are very cash rich because they are designed to be able to be used as a bank. You can put money in and get a guaranteed growth of at least 4%. You can take your money out and put it back in again. You can repeat this cycle as you would with any other banking process and keep complete control of your deposits. Remember the Dodd-Frank Act? When you put your money in a centralized bank, the deposit is not yours anymore.

Now, this is also important. With your participating whole life insurance contract, you own a part of the insurance company. So, you get profits of that insurance company every single year added to your guaranteed growth – all compounding and all tax advantaged.

When you need money, rather than access our own cash value, we leverage it. We borrow against it and we pay an average interest rate to the insurance company, usually about 1% more than our guaranteed portion. Why would we do that?

We do that because we want our company to be profitable. We want to pay the interest rate so that we get those high dividends which are tax-free at the end of each year. And because we can put the money to work earning interest for us.

All of this grows tax free. There's no 1099's or tax consequences whatsoever. It's all tax advantaged inside these contracts.

It's important to understand that if we interrupt something that's growing in a compound earning cycle, we don't lose the first year of growth, we lose the back-end years of growth.

So, if we procrastinate a year in our investment or retirement plan, we don't lose this year in the growth cycle. We're always going to have this year – our first year. You lose the most powerful growth year you can possibly imagine.

Folks, here is another way to look at spending money. When we go buy a Starbucks coffee for $5 or $6, we think we're paying $5 or $6. But, if I add the interest that could have been earned with that $5 or $6 over a lifetime, you're spending more than $100 for that coffee in opportunity cost.

Start understanding this: you have to think like a banker.

In the next chapter, I'm going to give you another example of "how to think like a banker."

THE SECRET TO WEALTH ACCUMULATION

"The future never just happens. It is created." — Will Durant

Let's say we're all homeowners, we finish work and go home today, and the house is extremely hot.

We go click on the air conditioner and nothing happens. We start the investigation process. We go over to the closet. We open the door and there's a note there. It says, "gone on vacation" and there's a hole in the ceiling and there's no heating and air conditioning unit. Now we know we've got a problem.

Now good old American ingenuity kicks in. For me, this is not a luxury. I have got to get this replaced fast.

It could be in the dead of winter, or it could be in the middle of summer. I cannot do without climate control in either.

You call some A/C places and you get bids. You go with the one you feel best with. And let's say that their bill is $10,000.00 (ten thousand) even. OK, I've got plastic. I'm going to put it on a credit card and then I'll figure out how I'm going to pay for it later.

That's how most Americans do it these days. We put it on plastic to get it installed and figure out how to pay later. We were only a day or two without our climate control. Now you've got a few days to figure out how you're going to pay for it.

The monthly bill comes in and you start looking at your assets and you discover that all of your assets are tied up. And the credit card you put it on wasn't a promotional credit card, it's charging 21% interest.

You sit down, do your finances with your spouse if you have one, and come up with an amount to pay on the card. You want to get this thing paid down as fast as possible because it is accruing interest at 21%.

You figure out that you can afford to pay on the credit card bill $500 a month until it's paid for.

So, there is a $10,000 credit card charge accruing interest at 21% interest with $500 payments each month.

The Lowe Family Bank would buy that credit card debt in a heartbeat. Why?

Try to think about that before you answer.

We're trying to give you some insight in how a banker actually thinks about money. Think of all the factors we've discussed already.

Now, if your first answer is that you're going to get the 21% interest, you would be wrong. I'm sorry to say that is not the motivation for why you should buy this debt. To think like a banker, you want cash flow. The reason you would buy this debt is for the last factor we identified – the $500 cash flow payments each month.

Yes, I'm going to get the 21% interest but that is not the reason that I want to buy the debt. The reason to buy the debt are the terms. I'm going to buy the debt by putting $10,000 of my own money to work and then collecting cash flow payments.

What is my return on money at work? What's the volume of return I'm going to receive the first year?

So, I have to take the $500 monthly payment, times that by 12 and I get $6,000 in payments per year. If I take $6,000 and divide it by my money at work, which is $10,000, I get a 60% volume return on my money at work each year. So, my question to you is – is that enough? Have you ever received anything like that yourself?

And in addition to that, I'm going to get the 21% interest rate.

But it's much more critical that I have control of the $6,000 cash flow and that I'm able to buy more debt, invest in another cash flowing investment or put the money to work. Then, I'm getting to reuse these same dollars again and again. That's velocity of money. That's how a banker thinks.

Couldn't I again take that $6,000 and go buy more credit card debt or mortgage debt? Couldn't I invest in a rental property or some other cash flowing asset? Point is that I could put that money to work in a way that keeps money flowing into my bank. Then, I use that same inflow to purchase more cash flowing assets and put the money to work multiple times. You can get creative to come up with even higher volume returns.

This is called exponential compounding - where compound compounds. It's unbelievable. It's hard to comprehend.

But that's how things snowball really, really fast. I still have my $10,000 working at the end of the year – producing another $6,000.

So, if I'm in control and it's my own debt, how long would I like that to last? Everybody I ask that question says "Forever."

Yes, eventually it's going to be paid off but haven't you paid for other things which you'd like to get the principal back? Of course.

Couldn't we buy another debt once the first debt is paid off? Yes, you can. And then you can buy another debt or make another loan for a cash flowing investment. And you can keep that cycle going as long as your bank has money in it to buy more debt or make another loan. That's why you want to build the largest private bank that you can as soon as you can.

This is one of the most powerful secrets to wealth accumulation we're teaching you right here.

What to Do Next

"If you take a middle-of-the-road position, you risk getting hit by traffic from both directions." — Margaret Thatcher

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How can I incorporate this new information into my financial situation right now and get rid of the way I was doing it before – giving away all my money?

We must replace our old way of thinking and our old way of doing things. This is where the *"Use It or Lose It" rule* comes into effect. We must implement what we have learned.

Ok, we now recognize some big problems in our lives – we are writing checks and never seeing that money come back to us. We are losing money. We are losing compounding interest. We have lost control of our money.

And now we've also learned that there's a far better way of using our money, capturing our "outflow" and turning it into "inflow," and growing and protecting our wealth.

It's time now for you to ***TAKE ACTION*** and find out how this private banking strategy can actually work in your life.

OUR OFFER

If you'll fill out a little questionnaire on our website https://www.privatebankingstrategies.com, then…

We will produce an 8-year analysis that normally costs $500. With this detailed analysis you can see your own financial results for practicing Private Banking Strategies. You will see your own particular financial numbers, your growth potential, and an 8-year snapshot of where you will stand with your own assets and debt using Private Banking Strategies.

You may be completely over your head in debt or you may own 50 investment properties. Private Banking Strategies will work for anyone and everyone that uses money – to grow wealth faster and create a legacy wealth for future generations.

This is a $500 value, but we'll do this for you and give you a complete consultation because you have taken the time to read our book and input the data we need to help you. We can answer any questions you have and allow you to literally see your own outcome and financial numbers at no cost to you.

This will be handled either by Vance or a certified practitioner in our office.

ACT NOW and stop being a slave to our financial system.

USEFUL RESOURCES

"The only resource which is limited in your world is time." — Perryman G. Davies

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Here are valuable resources about the Private Banking System ...

BECOMING YOUR OWN BANKER: UNLOCK THE INFINITE BANKING CONCEPT, BY R. NELSON NASH

This book explains the concept and system for building an infinite banking system. Written by R. Nelson Nash who created this system. It mixes facts with easy to understand examples of how and why this works.

https://www.amazon.com/R-Nelson-Nash/e/B00KZKANMA/ref=dp_byline_cont_pop_ebooks_1

THE CASE FOR IBC (INFINITE BANK CONCEPT), BY R. NELSON NASH, L. CARLOS LARA, AND ROBERT P. MURPHY PHD

How To Secede From Our Current Monetary Regime One Household At A Time. Crises - Bailouts - Instability. There is a path out. This book will show you the way. Three men, with three different areas of expertise... R. Nelson Nash made a career in the life insurance industry - where he discovered IBC. L. Carlos Lara has spent decades counseling business owners in financial distress. Robert P. Murphy is a PhD economist with experience in academia and the financial sector.

https://www.amazon.com/Case-Nelson-Carlos-Robert-Murphy/dp/0999778609/

BUILDING YOUR WAREHOUSE OF WEALTH, BY R. NELSON NASH-INFINITE BANKING CONCEPTS

A Grassroots Method of Avoiding Fractional Reserve Banking. Another generous helping of his inimitable wit and financial wisdom. Longtime fans will recognize the themes but will be delighted by new material and insights. This book may be the single best introduction to Nash's worldview, which focuses on the benefits of whole life insurance but is infused with Nelson's faith in God and distrust in politicians!

https://www.amazon.com/Warehouse-Nash-infinite-Grassroots-Fractional-Banking-Think/dp/B009AEXZV8/

THE CREATURE FROM JEKYLL ISLAND: A SECOND LOOK AT THE FEDERAL RESERVE, BY G. EDWARD GRIFFIN

Where does money come from? Where does it go? Who makes it? The money magicians' secrets are unveiled. We get a close look at their mirrors and smoke machines, their pulleys, cogs, and wheels that create the grand illusion called money. A dry and boring subject? Just wait! You'll be hooked in five minutes. Reads like a detective story - which it really is. But it's all true. This book is about the most blatant scam of all history. It's all here: the cause of wars, boom-bust cycles, inflation, depression, prosperity. Creature from Jekyll Island is a "must read." Your world view will definitely change. You'll never trust a politician again - or a banker.

https://www.amazon.com/Creature-Jekyll-Island-Federal-Reserve/dp/091298645X/

HOW PRIVATIZED BANKING REALLY WORKS - INTEGRATING AUSTRIAN ECONOMICS WITH THE INFINITE BANKING CONCEPT, BY L. CARLOS LARA, AND ROBERT P. MURPHY

What if there was a solution to government intervention and our current money madness? Would you hesitate one minute in wanting to know what it is? Of course not! No one would. The problem is so pervasive that a solution seems impossible and yet, there is a solution. This solution's only requirement is the action of a single person acting in a manner to help only himself, but in so acting ultimately he helps all of society. The powerful combination of Austrian Economics, The Sound Money Solution and Privatized Banking, as described by R. Nelson Nash's Infinite Banking Concept, is the "new" idea in this book.

https://www.amazon.com/How-Privatized-Banking-Really-Works/dp/061532682X/

OUR TEAM:

VANCE D. LOWE, RFC, CHFC, CLU

Our Chief Executive Officer

With 40 years in the financial industry, Vance has extensive knowledge in the financial arena, extending far beyond his numerous accreditations, honors and accolades. For over two decades, Vance owned and operated a successful money management firm.

As an expert in the financial markets, stocks, bonds, 401K's, and other retirement vehicles, Vance developed a keen awareness of market risks and of the market dangers that put client's hard-earned money and retirement funds at risk.

When he discovered the Infinite Banking Concept through his friend Nelson Nash, he realized that there was a far superior way to grow wealth and obtain compounding interest without any market risk. Vance discovered the age-old secret that the ultra-wealthy and politicians have known for decades - Be the Bank!

Vance ultimately sold his money management firm and became an accredited expert in structuring private banking entities. He now funds millions into private banking entities every year.

As the CEO of Private Banking Strategies, Vance has established himself as a "go to person" in the industry because of his extensive knowledge and understanding of the Infinite Banking Strategies. He is a mentor of some of the best practitioners in America and has served as an advisor to the Nelson Nash Institute. He has helped countless families, business owners, and high-net worth individuals create financial freedom by utilizing Private Banking Strategies and putting the banking equation back in their lives.

As a husband and father, Vance has a passion to help other families establish their own private banking strategies and become financially independent and free. By helping others create and implement their own Private Banking Strategies, Vance helps to change the financial atmosphere of every client, one family at a time.

Vance is an entrepreneur, real estate investor, free-thinker and creative problem solver. His multi-faceted expertise and experience brings a multitude of value to every client Private Banking Strategies serves.

Seth Hicks, ESQ.

Our Chief Operating Officer and General Counsel

Seth Hicks, Esq. brings a wealth of experience to Private Banking Strategies clientele, having successfully served as a trusted advisor and counselor to multi-million-dollar family owned businesses, small and large business owners alike, high-net worth individuals, and entrepreneurs.

With a 20 plus year track record of helping structure and scale businesses to optimum financial growth, his proven applications have helped create and maintain financial freedom and independence for those he counsels.

As the Chief Operating Officer and General Counsel for Private Banking Strategies, Seth brings his wealth of experience to our clients, successfully structuring financial growth and protection with innovative Private Banking Strategies.

Moreover, as an expert in business and legal operations, he structures his clients' transactions with wealth preservation and asset protection as a key focus. With his vast experience in risk management and strategic planning, it's no surprise that he leads the industry as a problem-solving strategist.

Seth is passionate about implementing Private Banking Strategies for his clients to help them achieve financial freedom and grow legacy wealth for future generations.

HOW TO GET YOUR 8-YEAR ROADMAP

"The value of achievement lies in the achieving." — Albert Einstein

As mentioned, so that you can see for yourself the power of this unique approach to wealth, and what it can do for you, we've created a way that you can see into the future ...

OUR SPECIAL OFFER AT A GLANCE

You can begin to see how banks make money on your deposits, so you stop losing this money. You can see your actual numbers and experience how Private Banking Strategies can change your life and you family forever.

To see this for yourself, simply go to our website, and request our free, no-obligation analysis that provides you with an 8-year detailed analysis of how these strategies can bring you into financial freedom and totally change your security, wealth, and life.

HOW WE DEVELOPED THE 8-YEAR ANALYSIS

While working with many financial clients as a money-manager over many years, it became clear that Private Banking Strategies eclipsed anything I'd been taught traditionally and anything we'd ever seen. But when speaking with anyone new, one question came up again and again and again -- "If I do this, what kind of results will I get?"

To answer that question, we reverse-engineered the results we'd attained ourselves, and the results attained by our previous clients. And we discovered to our delight that it was possible to create an analysis and roadmap that starts today and displays the change in wealth and security each year over the years.

And for qualifying individuals, this analysis is what we're offering today.

WHAT ARE THE PRIMARY BENEFITS OF PRIVATE BANKING?

It's like getting a 690 mile per hour tailwind behind you to accelerate the growth of your wealth when you switch from paying interest to receiving interest.

It allows you to use the same dollars more than once.

It permits compounding uninterrupted tax-free growth. And much more.

Since we'll be making payments to someone for the things we buy, would we rather pay someone else or pay ourselves? Wouldn't you rather pay a company that you own? Of course you would. Private Banking Strategies creates your own banking system and lets you make your payments to a company you own.

WHAT IS INCLUDED IN YOUR TRAINING SYSTEM?

1. Instructions of how to set up the Private Banking System for your business and your family.
2. Illustrations and various ways that you can capture the profits the banks make on you.
3. Detailed breakdown revealing exactly how to recapture the bank's profits ... for yourself!
4. The fast track showing how to gain Freedom from Debt fast.
5. How to acquire additional cash flowing assets, investment properties, or debt you have accumulated so that your bank is receiving the cash flow on those assets or debts.
6. How to eliminate mortgages on real estate owned in rapid, accelerated fashion.

7. And how to implement and maintain the precise methods of banking so that all your gains are tax-advantaged, and you're not paying unnecessary taxes. This way you keep more of your funds in your pocket.
8. In short, we'll teach you how money really works using the velocity of money and healthy leverage.
9. We start by showing you your potential using Private Banking Strategies with a detailed 8-year analysis illustrating your growth potential and seeing exactly where you could be in the first 8- ears when you implement Private Banking Strategies.

IS PRIVATE BANKING FOR YOU?

Private Banking Strategies may not be for everyone; not because they won't work for everyone but because not everyone has the vision and clarity to benefit from them. Perhaps your objection may be because ...

- Each of us has been financing everything for years – and that's the way I've always done it. But if you understand that can actually keep all the interest you are paying in your own banking system, then Private Banking Strategies is for you.
- If you realize the power of becoming completely debt free and have searched for a way to do this rapidly, then the principles of private banking are the answer you have been seeking.
- If you understand the ever-growing need for privacy in today's world, then you will want to implement Private Banking Strategies and recapture your financial privacy.
- If you chafe under incessant government interference, you are going to be delighted at the freedom afforded by Private Banking Strategies.

- If you have debt, if you pay interest, if you're not receiving interest, if you want tax free growth, if you want to eliminate risk, if you want higher returns than what the market offers at no risk and if you want to stop living from pay check to pay check and replace it with a secure retirement income then Private Banking Strategies are for you.

WHAT IS REVEALED IN THE 8-YEAR ROADMAP?

- Exactly how fast you can get out of debt.
- The surprising speed of wealth accumulation over the first 96 months.
- What to do first, second, and third -- step by step -- to shed your debt and begin your wealth accumulation.
- Exactly how to apply your disposable cash in the creation of your bank to maximize wealth accumulation.
- Complete details showing the higher return for money at work using this generally unknown system.

CURIOUS TO DISCOVER MORE?

Then click here now ➔ 8-Year Road Map

Enter your name and contact information into the request form, and it will lead you through 5 simple steps so that we can calculate the improvement in your finances in one year, two years, three years ... all the way up through year number eight. (While this offer is open, this $500 service is available to you, a reader of this book, without charge.)

Prepare to be amazed.

FREQUENTLY ASKED QUESTIONS --

If it's a type of banking, why do we have to use a type of life-insurance contract?

Because the life insurance contract allows *ownership* of the life insurance company, and we get the profits of the life insurance company paid to us every year. Because the life insurance contract forms the *perfect* private bank.

These numbers just seem too good to be true! How can this be possible?

It is totally possible. The banking strategies you learn allow more than one use of every dollar, and this means you can create exponential compounding, which basically means compounding on top of compounding. And that is very, very good for the growth of your wealth and the wealth of your future generations.

Why do I have to do all this paperwork?

Because it pays huge dividends, more than any other approach on the planet. And because when you're running your own private banking system, you're making the compounding profits for yourself… that your bank is stealing away from you now. (Here's a secret: the paperwork is really not that cumbersome).

Remember: You get complete details revealed in your roadmap.

HOW LONG WILL THIS OFFER BE AVAILABLE?

Unfortunately, this is not an ongoing perpetual offer. There is a lot of value in knowing insider secrets that have previously been the exclusive knowledge of hundred-year old wealthy families and financial insiders for decades.

Our free $500 'Roadmap" offer is limited and may expire at any time without notice.

When we began using these strategies, we immediately kicked ourselves when we realized -- *if only we had known, we could have been doing this since we were 20!*

When you begin to accumulate wealth, take back your financial privacy, and reap the tax advantages afforded by this system, you'll have the same thought!

We are currently opening this to a limited number of new clients, and frankly we do not intend to keep it open forever. Life is meant to be lived, and we intend to share this with those who take action and who sincerely want to move ahead, to grow in power and wealth, and to protect their families.

WHEN SHOULD YOU REQUEST THE 8-YEAR ROADMAP?

You should act now. When we're ready to close membership, the first thing we will do is to make the 8-year roadmap unavailable.

You can't afford to procrastinate. Every dollar put into this strategy now becomes $10, $100, $1,000.

The only reasonable next step is for you to get your 8-year roadmap now.

Open the conversation, and give yourself the most amazing gift of your life ... the realization that you can grow and accrue wealth, keep all the interest you ever spend in the future, use every dollar over and over and over again, and become completely debt free, all in complete privacy.

Click here now ➔ [8-Year Road Map]

CONTACT INFORMATION

"Don't let yesterday take up too much of today." — Will Rogers

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