

Kingdom Money

*Why Conventional Wisdom Fails and What Wealthy Families
Actually Do*

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Introduction

God designed families to flourish across generations.

Not just survive. Not scrape by. **Flourish.**

When Scripture says “a good man leaves an inheritance to his children’s children” (Proverbs 13:22), it describes a pattern that shows up when families build their finances intentionally, not accidentally. Infrastructure that serves multiple generations. Resources that enable generosity, fund Kingdom work, and create options for obedience.

That's God's intention.

Here's the reality: Studies show seventy-three percent of Americans die with debt. ¹

Not reckless spenders. Not people who ignored advice. Ordinary Americans. Including Christians who did everything right. Maxed out 401(k)s for decades. Followed Dave Ramsey's Baby Steps to the letter. Lived below their means.

After a lifetime of discipline, they leave their families with debt instead of the inheritance Scripture describes.

The gap between God’s design and today’s reality did not happen by accident. The system most families use was designed intentionally. Just not for the outcome Scripture describes.

During our years practicing estate planning law, we watched this disconnect play out hundreds of times.

Faithful couples would come to our offices, late fifties, ready to finalize their estate plans. They'd saved diligently. Followed all the conventional advice. Done everything their financial advisors recommended.

We'd ask: "Who are you building this for?"

"Our kids. Our grandchildren. We want to leave them something."

Then we'd run the numbers. Not the hopeful projections from their investment statements. The actual legal and tax reality of what happens when retirement accounts transfer to the next generation.

¹ *According to a 2016 Experian study, 73% of Americans die with outstanding debt, averaging \$61,554.

The IRS gets paid first. Income tax on every distribution. Estate taxes if the numbers are large enough. Probate costs. Administrative fees. By the time the grandchildren receive anything, 30-40% has evaporated into the system.

That's if there's anything left after the parents spend 25-30 years withdrawing from accounts during retirement.

The system worked exactly as designed. Just not according to God's design.

We realized something: Most Christians are not failing to honor Proverbs 13:22 because they lack faithfulness or discipline. They're failing because the financial tools they've been given weren't designed to produce what Scripture describes.

You can't build multi-generational wealth infrastructure using single-generation consumption vehicles. You can't create guaranteed inheritance using hope-based planning. And you can't align with the biblical pattern for flourishing families using secular systems built on completely different assumptions.

This book exists because there's a better way. A way that aligns financial structure with God's intention. A way that banks have quietly used for over a century. A way that enables both Matthew 6 obedience (don't hoard anxiously) and Proverbs 13:22 accomplishment (leave inheritance to grandchildren).

What you're about to discover:

Chapter 1 shows why conventional tools can't produce what God designed wealth to accomplish—and what characteristics your financial structure actually needs.

Chapter 2 gives you theological permission to build infrastructure without guilt, reconciling the tension between storing up treasures and leaving inheritance to grandchildren.

Chapter 3 reveals what banks discovered over a century ago and why institutions structure billions in strategies they never teach retail investors.

Chapter 4 demonstrates how proper infrastructure enables biblical obedience that good intentions alone cannot accomplish—generosity without depletion, freedom from debt slavery, strategic stewardship.

Chapter 5 walks through real families at different life stages who aligned their financial structure with God's design and witnessed the outcomes Scripture describes.

Why two estate planning attorneys wrote this:

We wrote it because we kept watching the same pattern: faithful families, disciplined saving, conventional tools, **wrong outcome**. We help families build what this book describes, that's how we know it works. But these pages exist to show you what we discovered.

Steve practiced trusts and estate law, holding licenses in California, Florida, and Minnesota. He kept encountering the same problem: even sophisticated estate plans couldn't overcome the structural limitations of conventional retirement accounts.

Jason earned his JD in 2009 and spent years in estate planning before discovering the disconnect between what institutions do for themselves and what they tell retail investors to do.

The cognitive dissonance was impossible to ignore.

That's why we co-founded Insurance & Estate Strategies in 2018, to help families understand the difference between God's design for generational flourishing and Wall Street's design for fee extraction.

Our job as estate planning attorneys is to tell you what the legal structure actually produces, not what marketing materials promise.

God designed families to flourish across generations.

You're about to discover how to align your financial structure with that design.

Let's begin.

Chapter 1: The Good Man's Inheritance

If you're reading this, you probably did exactly what the financial experts told you to do. You got out of debt. You built an emergency fund. You maxed out your 401(k). You followed the plan.

And yet... something feels off.

Not wrong exactly, but incomplete. Like you're doing everything right but still running on a treadmill that goes nowhere. The finish line keeps moving. The retirement calculators keep adjusting. The "magic number" gets bigger every time you check. You can't quite put your finger on it, but that nagging sense won't go away.

You're not imagining it. It's pattern recognition. Your instincts are trying to tell you something that conventional financial wisdom doesn't want you to see but your gut already knows.

Kevin & Katie's Story

Kevin and Katie are 43 and 41. They've been maxing out their 401(k)s for fifteen years. They have \$340,000 saved. They're debt-free. They live below their means. They followed Dave Ramsey's Baby Steps perfectly.

By every conventional standard, they are a success story.

Kevin works as a mechanical engineer making \$95,000. Katie transitioned to part-time after their second child was born. They paid off their student loans by age 30, put 20% down on their house, built a six-month emergency fund, and never carried credit card debt. By every measure of conventional financial wisdom, they won.

Then Kevin ran the numbers on what they'd actually have in retirement.

Let's be generous with the assumptions. We'll use 8% annual returns—higher than the actual 6.9% the S&P 500 delivered from 2000 to 2024, but a commonly cited long-term average conventional financial planners accept. We'll assume they keep maxing out contributions for the next twenty-two years until Kevin turns 65. We'll even ignore the fact that Katie's contributions dropped when she went part-time.

Their \$340,000 grows to approximately \$1.4 million.

At the safe withdrawal rate everyone recommends—4% annually—that gives them \$56,000 per year in retirement income. Before taxes. Before healthcare costs that aren't covered by Medicare. Before helping their daughter with her wedding or their grandchildren with college.

Kevin and Katie stared at that number for a long time.

Twenty-two more years of maximum contributions. Forty years of disciplined saving total. And they'd have about the same income in retirement that Kevin makes now—except taxed as ordinary income and depleting every year.

"What about our grandchildren?" Katie asked.

Kevin ran those numbers too. At 4% withdrawal over twenty-five years of retirement, the account would be nearly empty by the time they hit ninety. After taxes and final expenses, their children might inherit \$50,000. Maybe.

Their grandchildren would inherit stories.

This is what doing everything right looks like in America's retirement system. Kevin and Katie followed conventional advice precisely. They were more disciplined than most and more faithful than their peers. More responsible than 90% of Americans.

And at the end of forty years of maximum effort, they'd have exactly what the system was designed to give them: enough to live on while they depleted it, and nothing guaranteed for the next generation.

If you're feeling uncomfortable right now, that's normal. You might be thinking you're being disloyal to the financial advice you've trusted. That questioning conventional wisdom makes you paranoid or ungrateful.

You're not.

What you're experiencing is cognitive dissonance, the uncomfortable tension between what you've been told and what the math actually shows. That discomfort isn't a sign you're wrong. It's a sign your mind is recognizing truth that conflicts with prior assumptions. Kevin and Katie felt it too. That's why they ran the numbers.

Kevin and Katie did everything right. And deep down, they'd sensed something was off for years. That the math didn't quite add up. That the finish line kept moving. That working harder at the same game wasn't changing the outcome.

They weren't imagining it.

The system worked exactly as designed—just not for them.

The System Worked Exactly as Designed—Just Not for Them

Studies show nearly three-quarters of Americans die with debt despite following conventional advice. Not nearly three-quarters of reckless spenders or people who ignored financial advice. But of everyone, including the Kevin and Katies who did everything right.

The average debt at death exceeds \$61,000, including credit cards, mortgages, auto loans, and medical bills. After a lifetime of working, saving, and trying to be responsible, nearly three-quarters of Americans leave their families with debt instead of an inheritance.

If conventional financial advice actually worked, would three out of four people still fail? Or is it possible the advice itself is the problem?

I'll let you in on a secret. The financial system isn't broken. It's working perfectly. It's just not working for you.

The system is designed to extract wealth from the middle class through three core mechanisms that most people never recognize. And it's been operating this way for so long that we mistake the extraction for normal life.

First, inflation systematically devalues your savings.

Every dollar you save loses purchasing power year after year. The government reports inflation at 3% or 4%, but your grocery bill, healthcare costs, and housing expenses tell a different story. Your savings account earning 0.5% isn't keeping pace. Your money is actively losing value while sitting "safely" in the bank.

And inflation never stops. They might try and target 2-3%, but that doesn't mean prices go down. It simply means prices go up, just not at such a rapid rate as we saw from 2020-2022 when the printer was working overtime.

This isn't an accident. It's monetary policy. And it benefits those who understand how to position themselves on the right side of it.

Second, interest payments drain your cash flow.

Mortgages, car loans, credit cards, student loans. Each one extracts monthly payments that could have built wealth instead. Over a thirty-year mortgage, you'll pay as much in interest as you borrowed in principal. That's not helping you buy a house. That's wealth transfer from your family to financial institutions.

Run the numbers. A \$300,000 mortgage at 6% over thirty years costs you \$347,000 in interest alone. That's \$347,000 you transferred to a bank, money that could have built

generational wealth for your family. Multiply this across car loans, credit cards, and other debt, and you see why nearly three-quarters never escape.

Third, conventional savings vehicles force you to buy when institutions are selling.

Your 401(k) forces you to buy markets at any price, whether valuations are reasonable or insane. You're a forced buyer during bull markets when prices are high. When markets crash and you should be buying, you're often too scared or cash-strapped to deploy capital. Worse, if you're already retired and taking distributions, you're selling at exactly the wrong time.

This isn't bad luck. It's architecture. The same institutions selling you index funds are buying your panic sells and selling into your automatic contributions.

The system isn't broken. It's designed to extract wealth from savers and wage earners, transferring it to those who control capital and understand how the system actually works because **in a fiat currency system with continuous monetary expansion, borrowers win and savers lose.**

This is why you feel like you're running faster just to stay in place. You are.

When the government creates new money, it flows to banks and large corporations first. By the time it reaches your paycheck, prices have already risen. You're buying assets that wealthy investors purchased months earlier at 20-30% lower prices.

Wealthy investors borrow today's cheap dollars to buy appreciating assets. Their tenants and customers pay them back with tomorrow's inflated dollars. The debt burden shrinks. Asset values grow.

That's the game. And understanding where you're positioned inside it determines whether the math works for you or against you.

The conventional advice to save money and avoid debt made sense in a gold standard economy. In our current monetary system, it's a recipe for wealth destruction.

You're positioned on the wrong side of monetary expansion, fighting against mathematical inevitability.

ADVANCED ECONOMICS: THE CANTILLON EFFECT

This wealth transfer mechanism is called the Cantillon Effect, named after eighteenth-century economist Richard Cantillon who first identified how new money flows through an economy.

When central banks create new currency, it doesn't reach everyone simultaneously. It flows to those closest to the money creation first—banks, corporations, well-connected borrowers. These "front row" recipients use the new money to buy assets before prices rise.

By the time that money reaches wage earners through paychecks, inflation has already devalued it. Workers buy the same assets wealthy investors purchased months earlier, now 20-30% more expensive.

Back to Kevin and Katie.

Remember that nagging feeling they had? That sense something didn't add up? They were right.

Wall Street will collect 1% annually on their \$1.4 million for the rest of their lives. That's \$14,000 per year, nearly \$350,000 over twenty-five years of retirement, in management fees alone. The mutual fund companies will take their expense ratios. The government will tax every withdrawal as ordinary income. Financial advisors will earn commissions on every rebalance.

Kevin and Katie gave the system fifteen working years of disciplined contributions. The system gave their grandchildren nothing. This wasn't a failure of effort. This was a feature, not a bug.

The system performed like it was supposed to. It extracted maximum fees from their accumulation phase and will extract maximum taxes from their distribution phase. Mission accomplished.

But now Kevin and Katie see it. They understand why most die with debt despite following conventional advice. They recognize that the system was designed to extract wealth from wage earners like them.

The question is: what are they going to do about it?

What God Actually Desires

"A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous." —Proverbs 13:22.

Notice it doesn't say "a wealthy man" or "a fortunate man" or "a man who got lucky with his investments." It says a good man.

Not rich. **Good.**

This isn't about checking a box. Proverbs 13:22 shows us a pattern: generational impact. A good man doesn't just manage money well during his lifetime, he builds infrastructure that serves his children's children.

This isn't describing what happens when you stumble into money. This is describing what wise stewardship produces when properly structured.

Which means if your current financial structure can't produce this outcome, you're dealing with a tool problem—not a faithfulness problem.

Proverbs 13:22 describes a pattern, not a righteousness test. If your current plan can't deliver this outcome, that's not evidence of unfaithfulness, it's evidence you're using financial tools that weren't designed for generational transfer.

Most retirement plans were designed for single-generation consumption. You can be the most faithful steward in the world, but if your tools can't produce generational transfer, you won't get generational transfer.

The difference matters. When you realize this is a tool limitation rather than a heart issue, you stop questioning your faithfulness and start questioning your infrastructure.

Let's be clear from the start: this isn't about hoarding wealth for selfish consumption. This is about being good stewards of what God has provided, multiplying resources so you can bless your family, fund Kingdom work, and leave a lasting legacy exactly as Scripture describes. You're not building bigger barns to lock wealth away. You're building infrastructure that enables generosity, funds ministry, and serves multiple generations.

The question is whether the system you're using aligns with the wise stewardship pattern Scripture describes.

Let's start by understanding what Proverbs 13:22 is really asking of us.

First, notice the specificity. Solomon doesn't say "a good man provides for his family" or "a good man saves money" or even "a good man leaves something to his kids." He says a good man leaves an inheritance to his children's children. That's at least two generations beyond you. That's your grandchildren receiving something tangible because of decisions you made decades earlier.

This isn't a vague "try your best and hope something's left over." It's a clear description of what faithful stewardship produces: your financial life can be structured in such a way that wealth passes to the third generation. Not might pass. Not could pass if everything goes perfectly. Passes.

Second, notice this is presented as a distinguishing mark. The verse continues with a contrast: "but the sinner's wealth is laid up for the righteous." There's a fundamental difference in how wealth flows. The righteous build systems that outlast them. The unrighteous accumulate, but it doesn't stick. Their wealth ultimately serves purposes they never intended.

The good man builds infrastructure.

Infrastructure serves multiple generations because it's designed to persist. A pile of money gets consumed in one generation because that's what piles do—they get spent. The difference isn't the amount you accumulate. The difference is what you build with it.

Proverbs 13:22 describes three things that most of us rarely if ever think about:

First, it describes a guaranteed transfer mechanism. Not "whatever's left over after I die" but an actual structure designed to move wealth forward. Something that doesn't depend on market timing, government policy, or whether you happened to die before spending it all. A mechanism, not a hope.

A 401(k) is fundamentally hope-based planning: hope you don't live too long, hope markets cooperate, hope tax rates stay reasonable, hope something remains to pass on. Biblical stewardship isn't built on hope. It's built on structure.

Second, it describes multi-generational reach. Your children's children. Not just the next generation, but the one after that. Which means the wealth transfer can't be consumable in one generation. It has to have staying power. It has to be designed to keep going.

Most retirement accounts are designed to be consumed over twenty to thirty years. Financial planners calculate "safe withdrawal rates" to ensure you spend your last dollar in your last month. That's the opposite of multi-generational thinking. That's single-generation consumption that you hope you don't outlive.

Third, it describes efficiency. Because if half of what you built gets taken by taxes, probate, and administrative costs, you're not really leaving an inheritance to your grandchildren. You're leaving a fraction of one. Wise stewardship has us maximize what actually transfers, not just what we accumulate.

Here's the sad secret about qualified retirement accounts: the government gave you a tax deduction upfront because they know they'll collect far more on the back end. Every withdrawal is taxed as ordinary income. When your kids inherit your IRA, they pay income tax on every distribution. The IRS gets their cut before your grandchildren see a dime. You spent forty years building wealth, and 30% to 40% of it disappears to taxation during transfer. That's wealth extraction.

Now here's where it gets uncomfortable.

Look at those three characteristics: (1) guaranteed mechanism, (2) multi-generational reach, (3) tax efficiency.

Ask yourself: does my 401(k) do any of those things?

It doesn't and it can't. It wasn't designed to.

A 401(k) is a wealth extraction vehicle dressed up as a wealth-building tool. It's designed to be depleted during your lifetime, taxed as ordinary income along the way, and whatever's left over might reach your kids. Maybe. If you die at the right time. If markets cooperate. If tax rates don't change.

That's not biblical stewardship. That's rolling the dice with your grandchildren's inheritance.

The Mathematical Reality

Here's why I'm saying this.

We've already seen Kevin and Katie's story. They did everything Dave Ramsey taught. Got out of debt in their thirties. Lived on less than they earned. Maxed out their 401(k)s for fifteen years. When they hit 65, they'll have approximately \$1.4 million saved, using generous 8% return assumptions.

By conventional standards, they won.

Here's their plan: withdraw 4% per year to live on. That's \$56,000 annually, plus Social Security. They can live. They can help their kids occasionally. They followed the plan perfectly.

Average vs Actual

An 8% average return doesn't mean 8% actual growth. Here's why: if you start with \$100,000 and lose 20% one year, you're down to \$80,000. The next year you gain 28%, bringing you to \$102,400. Your arithmetic average return is 4% $[(-20\% + 28\%) \div 2]$, but your actual compound annual growth rate (CAGR) is only 1.2% over two years.

This is called **volatility drag**, the mathematical reality that losses hurt more than equivalent gains help, especially when withdrawals are involved. A 20% loss requires a 25% gain just to break even. A 50% loss requires a 100% gain to recover.

This is why **sequence of returns** matters so much in retirement. Kevin and Katie's \$1.4 million could become \$625,000 or \$47,000 depending solely on *when* the bad years hit, even with identical average returns.

But that \$1.4 million isn't the end of the story—it's the beginning of the risk. What happens during retirement determines whether their grandchildren inherit anything at all.

Sequence of Returns Risk: 3 Scenarios

I'll demonstrate what sequence of returns risk means with three versions of their future. All with the same average returns. The only difference is when the bad years hit.

Kevin and Katie start with \$1.4 million at age 65. Each scenario averages 8% returns over twenty-five years. Each withdraws \$56,000 annually. The timing of volatility is the only variable.

Scenario 1: Lucky Kevin & Katie Markets gain 12-15% annually for their first ten years of retirement, then return 3-5% for the next fifteen years. Average: 8%. Age 90 balance: \$410,000 Their children inherit over \$400,000. After taxes, maybe \$280,000 reaches the next generation. Their grandchildren get something.

Scenario 2: Steady Kevin & Katie No volatility. Perfect 8% annually for twenty-five years. This is what the projections show. Age 90 balance: \$625,000 Their children inherit over \$600,000. After taxes, maybe \$420,000 reaches the next generation. A solid inheritance.

Scenario 3: Unlucky Kevin & Katie Markets crash in years one through three of retirement—down 20%, down 15%, down 10%—then recover strongly and average 8% over the full twenty-five years. Age 90 balance: \$47,000 Their children inherit almost nothing. After taxes and final expenses, maybe \$30,000. Their grandchildren get stories.

Same average returns. Same starting point. Same withdrawals. Same discipline.

\$410,000 vs. \$625,000 vs. \$47,000.

The difference? Market timing. And you don't get to choose when you retire relative to market cycles. You retire when your body gives out, when your company downsizes, when your spouse gets sick, when life happens. The market doesn't care about your timeline.

This isn't a strategy problem. This isn't an effort problem. This is a structural problem. The 401(k) turned Kevin and Katie's generational inheritance into a market timing lottery.

The system worked exactly as designed. Not for them, but for the institutions that managed their wealth.

Wall Street will collect 1% annually throughout their working years and retirement. On \$1.4 million in retirement alone, that's \$14,000 per year. Over a lifetime, hundreds of thousands in management fees. The mutual fund companies took their expense ratios. The financial advisor earned commissions on every rebalance. The government will tax their children's inheritance as ordinary income.

Kevin and Katie gave the system fifteen years of disciplined contributions and will give twenty-two more. The system gave their grandchildren a roll of the dice. This wasn't a failure of effort. This was a system feature, not a bug.

Now before you think I'm criticizing Kevin and Katie, I'm not. They were faithful. They were disciplined. They did everything conventional wisdom told them to do. The problem isn't their character. The problem is that the system they trusted wasn't designed to accomplish what Proverbs 13:22 describes.

It was designed to extract maximum fees from their accumulation phase and maximum taxes from their distribution phase. Mission accomplished.

Three Characteristics for Biblical Stewardship

If Proverbs 13:22 describes the outcome of wise, righteous stewardship, and it does, and if our current plans cannot structurally produce that outcome, and they cannot, then the question becomes simple: what would a plan aligned with biblical wisdom actually look like?

Let's reverse-engineer this. What would you need?

Every wealth vehicle should be evaluated against three critical characteristics to determine whether it can produce the wisdom pattern Scripture describes. Think of these as the filter every financial decision must pass through:

Here are the three characteristics of Biblical stewardship:

CHARACTERISTIC #1: *Guaranteed Transfer Mechanism*

Does it guarantee transfer regardless of when you die?

CHARACTERISTIC #2: *Multi-Generational Reach*

Can it reach your grandchildren by design, not by accident?

CHARACTERISTIC #3: *Tax-Efficient Transfer*

Does it maximize what your heirs actually receive, or does the government take a significant cut first?

Let's examine each characteristic and see how conventional plans measure up.

CHARACTERISTIC #1: Guaranteed Transfer Mechanism

First, the wisdom pattern described in Proverbs 13:22 involves a guaranteed transfer mechanism that doesn't depend on leftovers.

Consider how most people plan. We save during our working years. We withdraw during retirement. If something happens to be left when we die, that becomes the inheritance. But there is no guarantee. If you live longer than expected, get sick, need care, experience a market crash at the wrong time, or simply spend more than you planned, there's nothing to pass on. The inheritance is whatever happens to be left over.

What Proverbs 13:22 describes looks different: regardless of what happens during your lifetime, regardless of how long you live, how much you spend, what the markets do, what care you need, there's still a guaranteed amount passing to your children's children. The inheritance isn't the remainder. The inheritance is built in from the start.

What creates a guaranteed death benefit that pays regardless of market performance, regardless of timing—a transfer mechanism that exists from day one rather than depending on what's left over?

We'll get to that. But first, understand the characteristic: guaranteed transfer, not leftover transfer.

CHARACTERISTIC #2: Multi-Generational Structure

Second, the pattern involves a multi-generational structure that reaches beyond your children.

This is where it gets interesting. Most estate planning stops at your kids. You leave them your house, your 401(k), whatever you've accumulated. They inherit it, and then what? They fold it into their retirement accounts. They spend it. They maybe help their kids with college. But does it reach your grandchildren as an intact inheritance? Usually not.

Proverbs 13:22 doesn't say "to his children." It says "to his children's children." That's a different standard. That demonstrates wealth with structure, with staying power, with the ability to transfer across multiple generations.

What if we focused on family businesses that last for generations. Or trust structures that compound for decades. Or real estate that passes from grandparent to parent to child. These outcomes are not accidental. They are intentionally designed. The wealth doesn't get consumed in one generation. It flows forward.

To demonstrate this pattern, your plan can't be something your kids liquidate and spend. It needs to be something they can steward and pass on. Something that continues creating value, or at minimum continues existing, for your grandchildren to receive.

What you're looking for is infrastructure, not a pile of money. Infrastructure lasts. Infrastructure creates ongoing benefit. Infrastructure can be inherited by multiple generations because it doesn't get used up.

CHARACTERISTIC #3: Tax-Efficient Transfer

Third, the wisdom pattern includes tax-efficient transfer that maximizes what your heirs actually receive.

Here's a reality that rarely gets addressed: if you build \$500,000 of wealth but \$200,000 disappears to taxes, probate, and administrative costs, you did not leave \$500,000 to your grandchildren. You've left \$300,000. The IRS got the rest.

This matters for demonstrating what Proverbs 13:22 describes. Because wise stewardship isn't just about accumulation. It's about successful transfer. It's about your grandchildren actually receiving what you built. And if you're losing 30% to 40% of your estate to unnecessary taxation, you're not maximizing the wisdom that characterizes good stewardship.

Because paying unnecessary taxes means less for your family and more for government programs you might not even support. Wisdom means structuring things legally and ethically to maximize what actually transfers to the people God has called us to provide for.

So what provides tax-efficient transfer? What moves wealth from your generation to your grandchildren's generation without massive erosion?

Evaluating Against These Three Characteristics:

Remember the three characteristics we established:

- ✓ Guaranteed Transfer Mechanism: Built-in mechanism, not leftovers
- ✓ Multi-Generational Reach: Reaches grandchildren by design
- ✓ Tax-Efficient Transfer: Maximizes what heirs actually receive

Your 401(k) demonstrates none of these characteristics. Your brokerage account demonstrates none of these. Your savings account demonstrates none of these. Even real estate, while showing multi-generational potential, lacks guaranteed transfer (forced liquidation for taxes) and often lacks tax efficiency (capital gains, depreciation recapture, and estate taxes erode what heirs receive).

So what demonstrates all three characteristics?

Wealthy families know it's not about choosing between financial instruments. It's about building financial infrastructure first, then using that infrastructure to acquire assets strategically.

They use permanent life insurance as their foundation, not for death benefit speculation, but as the banking system that funds everything else. Then they deploy capital from that system to buy real estate when markets crash, to acquire businesses when opportunities arise, to invest in markets when valuations make sense.

The infrastructure provides guaranteed wealth transfer. The assets provide growth and cash flow. Together, they enable what Proverbs 13:22 describes: generational impact that doesn't depend on market timing or luck.

Most Christians have never heard about this approach because it's not marketed on mainstream financial shows. It doesn't generate ongoing commissions for stockbrokers. It doesn't fit the conventional narrative of "buy term and invest the difference."

But it exists. And it's exactly what families who build generational wealth have used for over a century to produce the wisdom pattern Proverbs 13:22 describes.

The Question You Must Answer

Let's bring this full circle with a question only you can answer.

Right now, with your current plan—your 401(k), your savings, your investments, whatever structure you're using—can you honestly say you're positioned to produce the outcome that Proverbs 13:22 describes?

Not "are you trying" or "do you hope to" or "maybe if everything goes perfectly." Can you actually, structurally, guarantee that you're leaving an inheritance to your children's children?

If your plan is "save as much as I can, withdraw what I need in retirement, and hopefully there's something left over," the answer is no. The system isn't designed for what biblical stewardship produces.

If your plan is "my kids will inherit my 401(k) and they can pass some of it to their kids," the answer is still no. Because you know as well as I do that an inherited IRA gets rolled into their retirement planning, not preserved as an inheritance for the next generation. It gets consumed. That's what it's designed for.

If your plan is "I'm going to work really hard and save a lot and surely that will be enough," I understand the heart behind that. But hope isn't a strategy. And effort without the right structure leads to exhaustion without the right results.

Here's what we've learned after fifteen years in this field: the reason most Christians can't produce what Proverbs 13:22 describes isn't lack of faithfulness. It's not lack of discipline. It's not even lack of money.

It's lack of the right infrastructure.

You can't build a multi-generational wealth transfer using single-generation tools. You can't create guaranteed inheritance using consumption vehicles. You can't align with biblical wisdom patterns using secular systems that were never designed with biblical priorities in mind.

And once you see this, once you understand that the inability to demonstrate the Proverbs 13:22 pattern isn't your fault but is actually a **structural impossibility with conventional financial tools**, everything changes.

You're asking the right question: 'what structure can actually produce the outcome Scripture describes?'

But notice the shift: You're no longer asking 'How do I save more?' or 'What return do I need?' You're asking about structure that enables what God designed wealth to accomplish—generational flourishing, Kingdom impact, infrastructure that serves purposes beyond yourself.

That's the question wealthy families have been asking for centuries. That's the question banks ask when structuring their own balance sheets. And that's the question we're about to answer.

What Comes Next

You now see the problem clearly: conventional tools can't demonstrate the Proverbs 13:22 pattern. They're designed for consumption, not generational transfer.

The solution exists. Wealthy families have used it for over a century. Banks hold over \$200 billion of it on their balance sheets. It provides guaranteed transfer, multi-generational reach, and tax efficiency—the three characteristics that enable the wisdom pattern we just identified. The Self Banking Blueprint walks through exactly how to implement it. But first, let us provide the theological permission to build it.

Because here's what happens when most Christians learn about building wealth infrastructure: they feel tension. Not because they don't want to provide for their grandchildren. But because somewhere along the way, they absorbed the idea that building wealth is worldly. That it conflicts with seeking first the Kingdom. That Matthew 6:33 and Proverbs 13:22 can't both be true at the same time.

This tension keeps faithful Christians from building what Proverbs 13:22 describes as the pattern of wise stewardship, not because they lack discipline, but because they lack permission.

Chapter 2 reconciles this tension. It's time to get the permission you've been waiting for.

Chapter 2: Permission to Build Wealth

You just finished Chapter 1, where we explored Proverbs 13:22 and the biblical wisdom pattern describing how good men leave inheritance to their children's children. Maybe you even ran the numbers on your current plan and realized it can't produce that outcome.

But there's another verse that might give you pause:

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also." —Matthew 6:19-21 (ESV)

At first glance, this seems to contradict Proverbs 13:22. One says leave inheritance to grandchildren. The other says don't store up earthly treasures. So which is it?

Many Christians feel tension here. They want to provide for future generations but worry that building wealth is somehow unspiritual or worldly. That tension keeps faithful people from building what wise stewardship actually produces.

Here's the good news: you don't have to choose. These passages aren't contradictory—they're complementary. And once you see what Jesus actually said in full context, you'll have clear permission to build generational wealth infrastructure without violating what Matthew 6 commands.

Let's look at what Jesus was really teaching.

The Full Story: What Jesus Actually Said

Here's the problem with how most of us read Matthew 6:19-21. We isolate three verses, build an entire theology around them, and miss what Jesus was actually teaching.

Let's look at the complete passage, Matthew 6:19-34, because the context changes everything.

Jesus begins with the famous warning about treasures: "Do not lay up for yourselves treasures on earth..." (v. 19-21). Then He continues with a section about the eye being the lamp of the body (v. 22-23), followed by the statement that you cannot serve both God and money (v. 24).

But He doesn't stop there. In fact, the very next section reveals what He's really addressing:

"Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?" — Matthew 6:25-26 (ESV)

This entire passage—from verse 19 through verse 34—isn't about wealth versus poverty. It's about **anxiety versus trust**. It's about what controls you and where you find your security.

Jesus continues: *"And which of you by being anxious can add a single hour to his span of life? And why are you anxious about clothing?... O you of little faith? Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the Gentiles seek after all these things, and your heavenly Father knows that you need them all." (v. 27-32)*

And then comes the key verse that ties it all together:

"But seek first the kingdom of God and his righteousness, and all these things will be added to you." — Matthew 6:33 (ESV)

And notice, Jesus doesn't say "seek first the kingdom and *reject* all these things." He says these things, provision, resources, what you need, **will be added to you**.

God isn't against you having resources **when those resources serve His purposes**. He's against resources having you, that is, when wealth becomes your master, security, and identity.

The issue isn't whether you build wealth. The issue is:

- Are you hoarding it anxiously, finding your security in accumulation? (forbidden)
- Are you serving it, letting money be your master? (forbidden)
- Are you worrying about it, controlled by fear of not having enough? (forbidden)

Or:

- Are you seeking God first and using resources as tools for His purposes? (commanded)
- Are you building infrastructure that serves multiple generations? (commanded)
- Are you trusting God while stewarding what He's given you? (commanded)

The distinction is everything.

Jesus isn't teaching poverty. He's teaching proper relationship with wealth. And when you understand the full context, especially verses 25-34 where He addresses anxiety six times, you realize this passage gives you permission to build wealth infrastructure as long as your heart remains with God, not with the money.

The question isn't: "Should I have resources?"

The question is: "Do resources control me, or do I control them as a steward for Kingdom purposes?"

Two Men, Two Approaches: The Difference Between Hoarding and Infrastructure

To understand what Jesus forbids versus what Proverbs describes, let's look at two men. One represents exactly what Matthew 6 warns against. The other represents what Proverbs 13:22 calls us toward.

The Rich Fool: A Case Study in Hoarding

Jesus told a parable in Luke 12 that perfectly illustrates what Matthew 6:19-21 forbids:

"The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" — Luke 12:16-19 (ESV)

Notice the language. This isn't a man building infrastructure for others. This is a man hoarding for himself. Count how many times he says "I" and "my":

- "What shall **I** do?"
- "**I** have nowhere to store **my** crops"
- "**I** will tear down **my** barns and build larger ones"
- "**I** will store all **my** grain and **my** goods"
- "**I** will say to **my** soul, '**you** have ample goods'"

Everything is oriented toward personal consumption, personal security, personal pleasure. His wealth serves no one but himself. He's building bigger barns to lock it all away where it can't benefit anyone else. His treasure is on earth, and his heart is completely bound to it.

God's response is devastating: *"Fool! This night your soul is required of you, and the things you have prepared, whose will they be?"* (v. 20)

This is what Matthew 6:19-21 forbids. This is storing up treasures on earth, hoarding anxiously for personal security and consumption, with your heart entangled in the accumulation itself.

Joseph: A Case Study in Infrastructure

Now contrast that with Joseph in Egypt (Genesis 41). When Pharaoh's dream revealed seven years of abundance followed by seven years of famine, Joseph didn't say, "Great! I'll store up grain in bigger barns for myself." Instead, he built a system, an infrastructure, that would serve entire nations for generations.

Joseph established storage facilities across Egypt. He created processes for collecting grain during abundance. He designed systems for ongoing allocation through infrastructure that could deploy resources strategically when they were needed most.

Notice what Joseph didn't do. He didn't consume the grain during abundance. He didn't hoard it anxiously for himself. He didn't even distribute it all immediately when famine hit. The infrastructure outlasted the crisis. And when his own family arrived desperate and hungry, Joseph had the capacity to provide for them generously, not from leftovers, but from a system designed for exactly this moment.

This was stewardship. The grain wasn't locked away for Joseph's personal consumption. It was strategically stored, liquid, and deployable for the benefit of others. Joseph's heart wasn't in profiting from the grain but in fulfilling God's purposes for the nations.

Notice the difference.

The Rich Fool: Hoarding for personal consumption, security found in wealth, heart bound to accumulation, serves no one but himself.

Joseph: Building infrastructure for others, security found in God's purposes, heart focused on stewardship, serves multiple generations.

One violates Matthew 6. The other accomplishes Proverbs 13:22.

Consumption vs Infrastructure

The question for you isn't whether you should build wealth. It's *which kind* of wealth you're building, hoarded consumption or deployed infrastructure.

Scripture is full of faithful people who built wealth infrastructure. Abraham was "very rich in livestock, in silver, and in gold" (Genesis 13:2)—and his wealth transferred through Isaac to Jacob to the twelve tribes. Joseph of Arimathea used his resources, including his own tomb, to serve Jesus at a critical moment (Matthew 27:57-60). The early church included "owners of lands or houses" who deployed those resources for Kingdom purposes when needs arose (Acts 4:34-35).

In each case, the distinguishing factor wasn't the presence or absence of wealth—it was relationship with that wealth and willingness to deploy it for purposes beyond self.

This is the kind of wealth building that Proverbs 13:22 describes and Matthew 6 permits.

The Heart Test: What Controls You?

So how do you know which side you're on? How do you distinguish between hoarding and infrastructure in your own life?

Let's run through some honest questions:

Question 1: If you lost everything tomorrow, would your identity survive?

If your sense of self, your security, your confidence, your peace, if all of that is tied to your net worth, then wealth has become your master. You're serving money rather than God. But if you could lose it all and still know who you are in Christ, still trust God's provision, still have peace, then wealth is your tool, not your identity.

Question 2: Is wealth primarily for consumption or deployment?

Is your thought on money mainly about what you can buy, what you can enjoy, what lifestyle you can afford? Or is it about what you can build, what you can deploy, what generational impact you can create? The Rich Fool thought of consumption. Joseph thought of strategic deployment.

Question 3: Does wealth control your decisions, or do you control it?

When opportunities arise, to give generously, to help family, to invest in Kingdom purposes, does wealth enable those decisions or prevent them? If you're controlled by fear of losing money, by need to accumulate more before you can be generous, by anxiety about having enough, then

money is your master. But if wealth is a tool you can deploy according to God's purposes without fear, then you're the master.

Question 4: Could you hold it with an open hand?

This is the ultimate test. If God asked you to deploy significant wealth for His purposes, not foolishly, but purposefully, could you do it? Or would you find yourself making excuses, rationalizing, protecting what you've built? Abraham could sacrifice Isaac because Isaac wasn't his ultimate treasure. Can you hold your wealth the same way?

These questions reveal where your treasure actually is, not where it should be, but where it is now. That's diagnostic, not prescriptive.

If You're Already Thinking Rightly About Wealth

If you worked through those questions and sense you're already thinking rightly about wealth, that's excellent. But ask yourself this: does your current financial structure enable that heart posture to produce what Proverbs 13:22 describes? Good intentions without right infrastructure still can't accomplish the wisdom patterns Scripture describes.

If You Discovered Something Uncomfortable

If you just worked through them honestly and realized money might have more of you than you'd like to admit, that's not failure, that's clarity. The Holy Spirit convicts to bring freedom, not condemnation.

Most Christians were taught what not to do with money, but never taught what to build.

You were warned against greed, but not shown how to steward abundance.

You were cautioned about loving money, but never given language for building generational systems.

Proverbs 13:22 doesn't describe avoidance. It describes structure.

So if you discovered through these questions that you've been hoarding rather than building infrastructure, or that anxiety rather than stewardship has been driving your financial decisions, that's not worldliness, that's the beginning of clarity. You saw the truth about where you actually are, not where you pretend to be.

And now you can do something about it.

The questions weren't designed to shame you. They were designed to reveal what's true so you can align your actual practice with your stated values. That's faithfulness, not condemnation.

The Distinction

Here's the core distinction: hoarding means wealth has you. Infrastructure means you have wealth, as a steward, as a tool, as a resource to be deployed according to God's purposes and for His glory.

The difference isn't the amount you have. The difference is what has you.

You can have substantial wealth infrastructure and maintain a heart fully devoted to God. You can build systems that serve multiple generations while seeking first the Kingdom. The two aren't contradictory, they're complementary.

But you cannot hoard anxiously for personal security and serve God. You cannot let money be your master and claim Jesus as Lord. You cannot store up treasures where your heart becomes entangled and simultaneously seek first the Kingdom.

You Have Permission

Here's the message: You have theological permission to build wealth infrastructure.

Pursuing the Proverbs 13:22 pattern isn't greed. It's wisdom.

You're not being worldly when you build systems that provide for multiple generations. You're being faithful.

You're not violating Matthew 6 when you accumulate resources, as long as you're not hoarding anxiously, serving money as your master, or finding your security in accumulation rather than in God.

Jesus isn't against you having resources. He's against resources having you.

So far we've established:

Matthew 6 forbids: Hoarding for personal consumption, serving money as your master, anxious accumulation where your heart gets entangled.

Proverbs 13:22 describes the wisdom pattern: Infrastructure that transfers to multiple generations, systems that demonstrate righteous stewardship, resources held as tools for Kingdom purposes.

These aren't contradictory. In fact, they're complementary. You can't demonstrate the Proverbs 13:22 pattern by hoarding, hoarded wealth doesn't transfer efficiently. And you can't

obey Matthew 6 by building nothing, Jesus specifically says resources "will be added to you" when you seek first the Kingdom.

The path forward is to build infrastructure that:

- Remains **liquid** rather than locked away hoarded
- Stays **deployable** for Kingdom purposes rather than anxiously protected
- Serves **multiple generations** rather than being consumed in one lifetime
- Functions as a **tool** rather than a master
- Enables **generosity** rather than scarcity thinking
- Creates **options** to seek first the Kingdom with confidence

This is what wealthy families discovered centuries ago. This is what banks and corporations use extensively. This is what Biblical examples demonstrate. And this is the wisdom pattern that aligns with what Proverbs 13:22 describes.

What Comes Next

You now know two things:

1. Proverbs 13:22 describes the wisdom pattern, good men leave inheritance to their children's children, and conventional plans can't produce that outcome (Chapter 1)
2. Matthew 6 gives you permission to build wealth infrastructure as long as your heart first remains with God (Chapter 2)

Knowing what Scripture calls for and knowing how to execute it are two different things. You have the biblical mandate and the theological permission. Now you need to know what tools actually exist that can accomplish both commands.

That's what Chapter 3 is about.

Wealthy families and major financial institutions have quietly used specific financial tools for over two centuries. Tools that provide guaranteed growth. Tools that remain liquid and deployable. Tools that transfer efficiently across generations. Tools that enable exactly the kind of infrastructure we've been discussing.

The question is: why haven't you heard about them?

And once you understand the answer to that question, everything changes.

Turn the page. It's time to see what wealthy families have understood for generations.

Chapter 3: What Wealthy Families Discovered

Before we talk about the tool itself, we need to address the question you're already asking:

"If this actually works, why haven't I heard about it before?"

It's a fair question. And it deserves an honest answer.

You've spent years listening to financial advice from radio shows, reading bestselling books, following Dave Ramsey's Baby Steps, and watching investment programs on cable news. You've been told to buy term life insurance and invest the difference. You've been warned away from whole life insurance as if it were financial poison. You've been taught that the stock market is the only real path to wealth.

And yet, what if the reason you haven't heard about certain financial strategies has nothing to do with whether they work, and everything to do with who profits from the alternatives?

Why You Haven't Heard of This Before

Let's start with a simple question: Who pays for the financial advice you receive?

When you listen to financial radio shows, those programs run on advertising revenue. And who advertises? Mutual fund companies. Brokerage firms. Investment advisors who manage assets for fees. Term life insurance companies. These aren't neutral educators. They're businesses with products to sell.

Now consider what happens when a financial personality criticizes whole life insurance and promotes "buy term and invest the difference." That advice directs money into exactly the products that fund his platform. Term insurance companies pay advertising fees. Investment advisors who manage the "difference" pay referral fees. The entire business model depends on keeping money flowing into products that generate ongoing commissions and management fees.

The Wall Street Machine

Wall Street isn't incentivized to tell you that they make far more money when you're constantly buying and selling through managed accounts than when you own a permanent asset that doesn't require ongoing management fees.

Whole life insurance: You pay premiums for a few years or decades. The insurance company earns a return on those premiums. You access your cash value through loans. Wall

Street gets nothing. No annual management fees. No commissions on trades. No advisory fees for rebalancing. Once the policy is issued, you're out of their revenue stream.

Mutual funds and brokerage accounts: You contribute regularly. Wall Street charges annual expense ratios (0.5% to 2% or more). Financial advisors charge management fees (1% to 2% annually). They rebalance your portfolio, generating trading commissions. They adjust your allocation, creating more fees. This continues for 30, 40, 50 years. Wall Street extracts fees from your account every single year for your entire investing lifetime.

Do the math on a \$500,000 portfolio over 30 years with 1% annual fees. That's \$150,000+ transferred from your wealth to Wall Street's wealth, and that's assuming your balance stays flat. As it grows, so do their fees.

The Media Bias

Financial media follows the money. Publications and websites depend on advertising from mutual fund companies, brokerage firms, and financial services corporations. They're not going to promote strategies that eliminate the need for those advertisers' products.

When was the last time you saw a major financial magazine run a cover story titled "Why You Should Use Whole Life Insurance Instead of Mutual Funds"? You haven't. Because that article would destroy their advertising revenue.

Instead, you see articles criticizing whole life insurance, often based on misleading comparisons or worst-case scenarios. They'll compare a poorly designed whole life policy to the best-performing mutual funds during a bull market. They'll ignore the tax advantages, the guarantees, the death benefit, and the velocity of money working in two places. They'll focus solely on the one metric that favors their advertisers' products: rate of return during optimal market conditions.

The Ramsey Factor

Dave Ramsey reaches millions of people weekly, and his message about whole life insurance is consistently negative—he actively discourages his audience from considering it. His platform partners with term insurance providers and investment advisors, not whole life carriers. This means the very tool that could help his graduates build generational wealth infrastructure is the one they've been told to avoid.

So Why Haven't You Heard About This?

Because the people with the loudest platforms have financial incentives to keep you focused on products that generate ongoing fees, commissions, and revenue. Because Wall Street makes billions annually from management fees that disappear when you own permanent assets instead

of managed accounts. Because financial media depends on advertising from the very companies whose products would become unnecessary if you understood this alternative.

You haven't heard about this because there's no marketing budget behind it. Mutual insurance companies don't advertise on financial radio shows. And most insurance agents can't afford to sell these high cash value designs—they pay a fraction of the commissions that traditional policies generate, which is why agents push death benefit-heavy policies that take 15-20 years to build cash value.

And this might surprise you: the people who have the most reason to understand financial tools, the institutions with billions at stake and teams of analysts evaluating every option, those organizations use exactly what the "financial gurus" tell you to avoid.

Let's look at what banks actually hold.

What Banks Actually Hold: The \$200 Billion Secret

If whole life insurance is as bad as critics claim, why do America's largest banks hold over \$200 billion in it?²

It's called Bank-Owned Life Insurance (BOLI), and it's one of the most closely-held secrets in the financial industry. Banks purchase specially designed whole life insurance policies on their employees, not primarily for the death benefit, but because these policies provide guaranteed growth, tax advantages, and stability that banks consider essential for their own balance sheets.

Let's look at specific numbers from major institutions:

Wells Fargo: Holds approximately \$21 billion in bank-owned life insurance

Bank of America: Over \$23 billion in BOLI assets

JPMorgan Chase: Approximately \$18 billion

Citigroup: Over \$15 billion

U.S. Bancorp: Approximately \$12 billion

These are the five largest banks in America, all holding billions in the same asset class their financial advisors tell retail customers to avoid.

² Source: Bank annual reports and SEC filings, 2023-2024.

Why Do Banks Use BOLI?

Banks aren't charitable organizations. They don't make financial decisions based on sentiment or tradition. They operate with sophisticated financial modeling, risk management teams, and fiduciary obligations to shareholders. Every dollar on their balance sheet is analyzed for optimal return and risk-adjusted performance.

So why do they hold \$200+ billion in whole life insurance? Because it provides:

Guaranteed returns: Unlike market investments, these policies grow at guaranteed rates regardless of economic conditions. Banks value predictability.

Tax advantages: The cash value grows tax-deferred, and death benefits are received tax-free. This enhances after-tax returns significantly.

Balance sheet stability: During market crashes, stock portfolios decline. BOLI values continue growing. This stability is crucial for maintaining regulatory capital requirements.

Liquidity without volatility: Banks can borrow against cash value without triggering taxable events or market timing concerns.

Risk management: The guaranteed growth provides a hedge against market downturns and interest rate fluctuations.

Federal banking regulators actually limit how much BOLI banks can hold, typically to 25% of Tier 1 capital. Without these limits, banks would hold even more because the financial characteristics are so attractive for institutional balance sheets.

Banks, which have access to every financial instrument imaginable, which employ the smartest financial minds, which operate with fiduciary responsibility to maximize shareholder returns, choose to allocate over \$200 billion to the very asset class their financial advisors tell you is a waste of money.

Corporate-Owned Life Insurance (COLI)

It's not just banks. Major corporations also use this strategy extensively through Corporate-Owned Life Insurance:

Walmart: Holds over \$4 billion in life insurance assets **Procter & Gamble:** Significant COLI holdings for executive benefit plans **Dow Chemical:** Uses COLI for pension obligations **Thousands of other corporations:** Maintain life insurance as strategic assets

These companies aren't confused. They're strategic. They're using proven financial tools that provide guarantees, tax advantages, and balance sheet strength that market-based investments cannot match.

The Contradiction

Here's the question you should be asking: If whole life insurance is such a poor financial tool—if it's the "scam" that popular financial personalities claim, why do the most sophisticated financial institutions in America hold hundreds of billions in these policies for their own balance sheets?

Why would banks, which understand compound interest better than anyone, which have access to every investment option, which employ thousands of analysts, choose this asset for themselves while their financial advisors steer customers away from it?

The answer is simple: What's profitable to sell you isn't always what's best for you. And what's best for institutional balance sheets is exactly what works for families who understand this strategy.

Banks and corporations discovered something that most Americans never learn: whole life insurance provides financial advantages that market-based investments simply cannot match for certain purposes. And one of those purposes is exactly what Proverbs 13:22 describes, guaranteed wealth transfer across multiple generations with tax efficiency and structural permanence.

This isn't a new discovery. It just never made it into mainstream advice.

The Discovery: From Forestry to Financial Freedom

The modern articulation of this strategy didn't come from Wall Street or academia. It came from a forestry major in Georgia who noticed that the way money was being managed violated basic principles of long-term growth.

Nelson Nash's Background

Robert Nelson Nash graduated from the University of Georgia with a degree in forestry in 1952, a background that would profoundly shape his financial thinking in ways no one could have predicted.

Forestry trains you to think in decades, not quarters. Growth is slow, predictable, and uninterrupted—or it fails entirely. That mental model became central to Nash's financial thinking.

The Early 1980s Crisis

In the early 1980s, Nash found himself in a financial bind. He owned real estate investments that were performing well operationally, but interest rates had skyrocketed. Prime rate hit 21.5%. Mortgage rates exceeded 18%.

Nash was stuck. His properties were profitable, but he couldn't refinance at reasonable rates. Traditional banks were either unwilling or unable to provide financing that made economic sense. He was trapped in a high-interest environment with no access to reasonable capital.

That's when his forestry background, his insurance knowledge, and his personal crisis converged into an insight that would become the Infinite Banking Concept.

The Breakthrough Insight

Nash realized that the whole life insurance policies he sold to clients had a feature most people, including most agents, didn't fully understand or appreciate: the cash value could be borrowed against at reasonable rates, and the full cash value would continue earning guaranteed interest and dividends even while borrowed.

This meant money could work in two places simultaneously.

He could borrow from his policies to fund his real estate needs while his cash value continued compounding as if he'd never touched it. He wasn't choosing between liquidity and growth, he could have both. He wasn't dependent on banks' approval or market interest rates, he controlled his own financing.

Over the next two decades, Nash pressure-tested the strategy in his own finances, refining structure and sequencing before ever teaching it publicly.

"Becoming Your Own Banker"

In 2000, after decades of refinement, Nash published "Becoming Your Own Banker," the book that introduced the Infinite Banking Concept to a wider audience. The book explained how individuals could use dividend-paying whole life insurance policies as personal banking systems, recapturing the interest they typically paid to banks and building wealth on their own terms.

The core insight: You're always financing everything you buy. Either you pay interest to a bank, or you forgo interest you could have earned by using your own money (opportunity cost).

Nash showed that with whole life insurance optimized for cash value growth, you could borrow for purchases while your cash value continued earning, effectively having your cake and eating it too.

Nash lived this philosophy to an extreme. At one point, he owned 49 life insurance policies. He wasn't insane, he understood that volume matters more than rate of return. He was capturing as much of his cash flow as possible in guaranteed, tax-advantaged systems that provided both liquidity and compound growth.

The Biblical Alignment

For Nash, a devout Christian, this wasn't just about finances, it was about stewardship. He saw the Infinite Banking Concept as aligned with biblical principles:

Proverbs 13:22 accomplishment: The death benefit provided guaranteed multi-generational wealth transfer, exactly what Scripture describes as the pattern of wise stewardship.

Stewardship vs. speculation: Rather than gambling in markets, families could build guaranteed foundations for future generations.

Independence from exploitation: Nash viewed traditional banking as extracting wealth from families. His concept kept that wealth within the family system.

Generational thinking: Like the biblical call to think beyond one's own lifetime, Infinite Banking created systems that served grandchildren and great-grandchildren.

Nash often quoted Scripture and connected his financial philosophy to Christian principles of stewardship, contentment, and legacy building. For faith-based families, this alignment made the strategy more than just financially attractive, it became a way to honor biblical commands through financial structure.

When Nash passed away in 2019 at age 88, he left behind more than a financial strategy. He left a movement of families who discovered that financial independence wasn't about chasing returns, it was about controlling volume, maintaining liquidity, and building multi-generational systems exactly as Proverbs 13:22 describes.

From Infinite Banking to Volume-Based Banking

	Infinite Banking (Nash)	Volume-Based Banking
Primary Goal	Recapture interest paid to banks	Reposition in monetary system
Mental Model	Household financial efficiency	Institutional capital access
Core Question	"How do I stop losing money to banks?"	"How do I operate like a bank?"
Scale Target	10-15% of income, 1-2 policies	25% → 100% of lifetime cash flow
Deployment Focus	Replace consumer financing	Productive assets with velocity advantage
Economic Framework	Implicit (compound interest)	Explicit (Cantillon Effect positioning)
Audience	Business owners seeking debt freedom	Families building generational infrastructure
Endgame	Debt freedom with legacy benefit	Multi-generational banking system

Nash proved the concept, and thousands of families successfully implemented Infinite Banking, recapturing interest they'd been paying to banks while building generational wealth outside the traditional financial system.

But the financial landscape has changed since Nash first developed these ideas. We've taken his foundation and evolved it for today's monetary environment. We call it Volume-Based Banking, VBB.

Nash addressed a specific problem of his era: dependence on external banking systems. VBB solves a different problem: how to position yourself on the winning side of continuous monetary expansion.

Traditional Infinite Banking focused primarily on replacing consumer financing—car loans, mortgages, major purchases—with policy loans. The emphasis was on recapturing interest you'd pay to banks and finance companies.

Volume-Based Banking is the evolution of that foundation. Rather than just replacing consumer debt, VBB focuses on running your entire cash flow through properly structured policies and deploying borrowed capital to productive investments. Rather than one or two policies, VBB scales to multiple policies capturing 25%, then 50%, then eventually 100% of your lifetime income flow.

VBB takes Nash's forestry insight, patient, uninterrupted compound growth, and combines it with strategic capital deployment to productive assets. It takes his Austrian economic principles about sound money and individual sovereignty and applies them to wealth building at scale.

Nash showed us the door. VBB walks you through it.

How It Actually Works: The High-Level View

Now that you understand why banks use this and where the concept originated, let's look at what this actually is and how it works, at the 30,000-foot level. We're not going into policy design specifics or implementation details here. That's what the Self Banking Blueprint covers. This is just the concept.

The Foundation: Properly Structured Whole Life Insurance

This is not the traditional, death-benefit-optimized whole life insurance policy that typical insurance agents sell today.

This is a specially designed, high cash value whole life insurance policy from a mutual insurance company. Let's break down what that means:

Mutual insurance company: These are companies owned by policyholders, not shareholders. When the company performs well, profits are returned to policyholders as dividends rather than extracted by Wall Street investors. This alignment of interests is crucial. Major mutual companies have paid dividends continuously for over 100 years—through the Great Depression, multiple recessions, world wars, and every market crash.

High cash value design: Traditional whole life policies emphasize death benefit. These policies are designed to maximize cash value accumulation from day one. The goal isn't just insurance—it's building liquid, accessible capital that grows tax-advantaged while maintaining substantial death benefit protection.

Dividend-paying: The policy earns guaranteed interest (typically 3-4% as a contractual minimum) plus receives annual dividends (historically another 2-3% on top of guarantees). These dividends can purchase additional paid-up insurance, increasing both cash value and death benefit without additional premium payments.

Think of this as your personal banking foundation—a financial infrastructure that provides guaranteed growth, tax advantages, and liquidity while also protecting your family with a death benefit that passes income-tax-free to your heirs.

Why Most Agents Won't Show You This Design

Traditional whole life policies pay agents 80-110% of first-year premium as commission. That's why they focus on death benefit-heavy designs, higher commissions for them.

High cash value whole life policies pay agents only 10-30% commission because 70-90% of your premium goes directly to your cash value.

Most agents prefer not to operate this way. When you work with someone to implement this, ask: "What's your commission rate, and how much of my premium goes to cash value in year one?"

If they won't answer clearly, they're probably optimizing for their compensation, not your infrastructure.

How Money Flows Through the System

Here's the basic mechanism:

Step 1: Fund the policy. You pay premiums, typically starting with 25% of your gross income annually. This money becomes cash value that grows at a guaranteed rate plus dividends.

Step 2: Cash value grows. Your money compounds tax-deferred inside the policy. Growth is guaranteed by contract, with additional dividends on top. Importantly, growth is never negative. You never "lose ground" and have to recover from market crashes. Your cash value only moves in one direction: up.

Step 3: Death benefit exists from day one. Even with a small amount of cash value, you have substantial death benefit protection, often 15-30 times your annual premium in initial coverage. This death benefit grows over time as cash value increases.

Step 4: Borrow against cash value. When opportunities arise, real estate investments, business needs, emergencies, or simply life expenses, you can borrow against your cash value. No credit check. No approval process. Funds available within 48 hours. Flexible repayment on your terms.

Step 5: Money works in two places. Here's the defining mechanism: when you take a policy loan, your full cash value continues earning guaranteed interest and dividends as if you never borrowed. The insurance company loans you their money, using your cash value as collateral. Meanwhile, your cash value keeps compounding uninterrupted.

Step 6: Deploy borrowed capital. You use the borrowed funds for whatever aligns with your goals and expertise, real estate down payments, business investments, funding a Roth IRA, education expenses, or market opportunities during crashes. Your capital is deployed productively while your policy continues its guaranteed growth.

Step 7: Flexible repayment. Unlike traditional bank loans with rigid payment schedules, you control how and when you repay policy loans. You can make regular payments, pay

interest-only, accelerate payoff, or even take years between payments. The insurance company doesn't care, they have your death benefit as collateral. And if you die with an outstanding loan, the insurance company settles the loan amount from your death benefit, and the remaining amount transfers income-tax-free to your beneficiaries.

Summary: You fund the policy → Cash value grows guaranteed → Death benefit exists from day one → You borrow to deploy → Money works in two places → Flexible repayment → Repeat.

This creates a perpetual system where your foundational capital never stops growing while you maintain access for strategic deployment whenever opportunities present themselves.

A Simple Example

Consider someone who starts a policy in their early 30s, funding \$25,000 annually:

Year 1-3: Building the foundation. Cash value grows to approximately \$65,000-\$75,000. Death benefit is around \$750,000. During these early years, you're establishing your banking infrastructure.

Year 4-7: Reaching efficiency. Cash value approaches total premiums paid (around \$175,000 by year 7). Death benefit has grown to \$900,000+. The system is now mature enough for regular borrowing without impeding growth.

Year 10: Cash value has grown to approximately \$288,000. Death benefit is around \$1.4 million. Annual growth from guarantees plus dividends is around \$14,000-\$17,000, and accelerating.

At this point, let's say a real estate opportunity arises. You borrow \$80,000 from the policy for a down payment on a rental property. Your full \$288,000 continues earning guaranteed interest and dividends. The property generates \$12,000 annually in net cash flow after all expenses. You use that cash flow to repay the policy loan over 7-8 years while the property appreciates and your policy keeps growing.

The result: Your banking system grows from \$288,000 to \$450,000+ by year 15 despite the loan. The property is worth \$150,000 more than your purchase price. You've built wealth in two places simultaneously with the same capital deployed once.

That's the power of money working in two places: what we call velocity, the ability to deploy capital without sacrificing your compounding base.

Notice how this example demonstrates all three VBB pillars working together: Volume—capturing \$25,000 annually in guaranteed infrastructure rather than leaving it in

checking accounts earning nothing. Velocity—the full \$288,000 continues compounding while the borrowed \$80,000 works in the rental property, money working in two places simultaneously. Value Creation—strategic deployment to real estate at the right time, aligned with investor expertise, rather than forced buying through automatic 401(k) contributions at any price.

This is what distinguishes VBB from conventional approaches. You're not choosing between safety and growth. You're using safety as the foundation for strategic growth.

The Three Pillars of Volume-Based Banking

This strategy works through three pillars, but they are not equal. Volume is the load-bearing foundation. Without sufficient volume, velocity is constrained and value creation becomes opportunistic rather than strategic. The entire system rises or falls on how much cash flow you control.

Pillar #1: Volume—The Cantillon Advantage at Scale

This is where VBB fundamentally departs from both conventional financial advice and traditional Infinite Banking.

Traditional financial advice says: "Save 10-15% of your income and get the highest return possible on that money."

Traditional Infinite Banking says: "Capture enough to replace your car loans and major purchases."

VBB reframes the question entirely: instead of asking how to earn the highest return on a small pool of savings, it asks how much of your lifetime cash flow you can consistently position inside a system that benefits from monetary expansion rather than being eroded by it.

Volume vs Rate of Return

Here's why volume matters more than rate of return:

Over a 30-year career, someone earning \$150,000 annually will move \$4.5 million through their financial life. That's \$4.5 million in total cash flow—money that comes in, sits briefly, and flows out to expenses, taxes, purchases, and investments.

Where does that money sit between arrival and departure? For most people: checking accounts earning 0%. Savings accounts earning 0.5%. Maybe a money market at 4% for a few months before deployment.

That's \$4.5 million with no Cantillon advantage at all. The money arrives after expansion has already occurred, sits in accounts that quietly lose purchasing power, and then gets deployed at prices inflated by earlier recipients of new money.

Whole Life Conduit

Now consider what changes when you systematically route that cash flow through high cash value whole life insurance:

At 25% capture: \$37,500 annually flowing through your system. Over 30 years, that's \$1.125 million in volume earning guaranteed growth plus dividends, accessible via policy loans, building death benefit protection. You've repositioned over a million dollars from back-row to front-row.

At 50% capture: \$75,000 annually. \$2.25 million over a career. Your banking infrastructure now rivals what small businesses maintain in commercial credit lines—except yours has no approval process, no credit checks, no call provisions, and your collateral (death benefit) grows rather than depreciates.

At 100% capture: Every dollar flows through your system before being deployed elsewhere—including to service debt, fund lifestyle expenses, or move into outside investments. The money doesn't stay locked inside the policy; it cycles through, earning guaranteed growth during even short holding periods. You've achieved what banks do: position yourself at the point of money creation rather than the end of the inflation chain.

The math is simple but counterintuitive:

\$50,000 at 12% speculative return = \$6,000 (if markets cooperate)

\$500,000 at 5% guaranteed return = \$25,000 (regardless of markets)

Traditional advice chases the 12%. VBB captures the \$500,000.

Which approach actually builds generational wealth? The one that works when markets crash, when you lose your job, when opportunities arise at inconvenient times, when you need capital and can't wait for recovery.

The volume strategy:

- Start with 25% of gross income flowing through your system
- Add policies as cash value matures, pushing toward 50%

- Ultimate goal: 100% of cash flow running through your banking infrastructure before deploying to any other use

This isn't about replacing your car loan. This is about repositioning your entire financial life from the back row to the front row of the monetary system—the same position banks occupy when they access Fed funds before lending to you at marked-up rates.

But volume is key. Without it, the next two pillars can't operate at scale.

Pillar #2: Velocity — Money Working in Two Places

Volume creates the capital base. Velocity multiplies what that base produces.

This is the mechanical advantage that makes whole life insurance unique: when you borrow against your policy, your full cash value continues earning guaranteed interest and dividends as if you never borrowed.

The insurance company loans you their money, using your death benefit as collateral. Your cash value remains intact, compounding uninterrupted. You now have capital deployed in two places simultaneously.

Example:

Your \$200,000 cash value earns 5% annually (\$10,000). You borrow \$100,000 and deploy it to a rental property generating 8% cash-on-cash (\$8,000). Combined, the system now produces \$18,000 annually on a \$200,000 base, while maintaining liquidity inside the policy and avoiding market volatility on the core capital.

Traditional investing forces a choice: keep money liquid (low returns) or deploy it (lose liquidity). VBB eliminates that choice. Your foundation keeps earning while deployed capital generates additional returns.

But here's what matters: velocity without volume is limited. \$50,000 working in two places is useful. \$500,000 working in two places is transformational. That's why volume comes first.

Pillar #3: Value Creation — Strategic Optionality

Volume positions you in the front row. Velocity multiplies your returns. Value Creation determines *when* and *where* you deploy.

Unlike 401(k)s that force you to buy markets at any price through automatic contributions, VBB gives you strategic optionality. Your policy keeps earning guaranteed returns whether you deploy capital or not. You're never a forced buyer.

This is where stewardship becomes practical rather than philosophical. Capital that is stable, liquid, and growing gives you the ability to act deliberately instead of reactively.

VBB enables that same strategic engagement:

When markets are overvalued: Your cash value grows 5%+ guaranteed while you wait. No pressure to buy at peaks. No anxiety about sitting in cash. Your foundation compounds regardless.

When markets crash: You deploy policy loans to quality assets at genuinely discounted prices. Your full cash value keeps earning while you buy what others are panic-selling. This is front-row capital access during crisis—exactly when it matters most.

When opportunities align with your expertise: Real estate professionals deploy to properties. Business owners fund expansion. Value investors buy beaten-down stocks. You deploy according to your investor DNA, not according to an automatic contribution schedule.

The key insight: Value Creation is only possible because Volume and Velocity created the foundation. Without substantial capital positioned in the front row, you have no strategic optionality. You're just another forced buyer hoping markets cooperate with your timeline.

The three pillars work together:

Volume positions you in the front row of monetary expansion—capturing the Cantillon advantage at scale.

Velocity multiplies your returns by keeping capital working in multiple places simultaneously.

Value Creation ensures deployed capital flows to productive opportunities aligned with your expertise and timing.

This is what distinguishes VBB from both conventional financial advice (which ignores positioning entirely) and traditional Infinite Banking (which focuses on debt replacement rather than monetary repositioning). Recapturing interest matters—but VBB goes further. It's about restructuring where you sit in the financial system, from an end user of money to a controller of capital flow.

What This System Provides

When properly implemented, this banking infrastructure delivers exactly what Proverbs 13:22 describes and what Matthew 6 permits:

Guaranteed growth: Your cash value increases every year by contract, never subject to market losses.

Liquidity without penalties: Unlike retirement accounts, you can access capital anytime for any reason with no penalties, taxes, or approval processes.

Death benefit protection: From day one, you have substantial life insurance that passes income-tax-free to your heirs, regardless of how much you've used during your lifetime.

Tax advantages: Cash value grows tax-deferred. Access through policy loans is tax-free. Death benefit transfers income-tax-free.

Multi-generational structure: The system doesn't end with you. Cash value and death benefit continue serving your children and grandchildren exactly as Scripture describes.

Flexible deployment: Use borrowed capital for whatever aligns with your expertise—real estate, business, education, market opportunities, or family needs.

This isn't about chasing returns. It's about building infrastructure that enables biblical obedience while maintaining complete financial flexibility and control.

Why This Aligns With Biblical Wisdom

This brings us back to where we started: the tension many believers feel between Proverbs 13:22, which describes a clear pattern of generational transfer, and Matthew 6, which warns against anxious hoarding and misplaced trust.

Remember the three characteristics from Chapter 1 that enable the wisdom pattern Proverbs 13:22 describes?

Characteristic #1: Guaranteed transfer mechanism

Traditional retirement accounts hope to have something left over. This system guarantees it by contract. The death benefit, which often exceeds your total premiums by multiple times, passes directly to your beneficiaries income-tax-free. Whether you die in year 3 or year 53, your grandchildren receive an inheritance. That's a transfer mechanism, not a hope.

Characteristic #2: Multi-generational reach

Your children don't just inherit a lump sum they'll consume in one generation. They can inherit the system itself, continuing to fund policies, borrow against cash value, and pass even larger death benefits to their children. Wealthy families have used this approach for over 100

years to build dynastic wealth that compounds across generations. When structured properly, your great-grandchildren can benefit from decisions you make today.

Characteristic #3: Tax-efficient transfer

Death benefits pass income-tax-free to beneficiaries. No income tax. No 1099s. No reduction for capital gains. The full amount, often millions, transfers efficiently to the next generation. Compare this to traditional IRAs where your children pay ordinary income tax on every dollar, potentially losing 25-37% to taxation before they even receive the inheritance.

How This Honors Matthew 6

Equally important, this approach honors what Jesus taught in Matthew 6:

Not hoarded: The system remains liquid. Capital is accessible without penalties, forced liquidation, or market timing. Nothing is locked away anxiously in bigger barns—the exact pattern Matthew 6 warns against.

Not your master: You control the system through flexible borrowing and deployment. The money doesn't control you, you deploy it according to your values and opportunities.

Not anxiety-driven: The guaranteed growth eliminates market anxiety. You're not checking balances obsessively or worrying about sequence of returns risk. The foundation is secure, allowing you to "seek first the kingdom" with confidence.

Enables generosity: Accessible capital without selling assets or triggering taxes means you can respond to needs and opportunities immediately. When God calls you to give, deploy, or serve, you have the financial capacity to respond.

Supports Kingdom work: Many families use policy loans to fund mission trips, support church building projects, finance Christian education, or provide interest-free loans to family members, all while their cash value continues compounding for future generations.

This is infrastructure, not hoarding. It's stewardship, not accumulation. It's deployment capacity, not anxious storing. This is what produces the Proverbs 13:22's outcome while obeying Matthew 6's command.

The Joseph Model

Remember from Chapter 2, Joseph in Egypt (Genesis 41). He built grain storage infrastructure that served nations for generations. He didn't hoard for personal consumption. He created systems that deployed resources when needed while maintaining the infrastructure for ongoing benefit.

That's what you're building with this banking system. Infrastructure that glorifies God, serves your family for generations, while remaining deployable for Kingdom purposes whenever God calls you to act.

The wealthy families who have used this for over a century understood something most Christians miss: you can build substantial wealth infrastructure while maintaining a heart fully devoted to God. The two aren't contradictory, they're complementary when structured correctly.

What Comes Next

You now understand three critical things:

1. Why you haven't heard about this: Wall Street profits from alternatives, and financial media follows the money.

2. What this is: Properly structured whole life insurance operating as a personal banking system with volume, velocity, and value creation principles.

3. Why it aligns with Scripture: It provides guaranteed transfer, multi-generational reach, and tax efficiency—exactly what Proverbs 13:22 describes while honoring Matthew 6's command about heart and deployment.

The Self Banking Blueprint covers the technical details—policy design, premium structuring, carrier selection. But knowing what something is and understanding how it enables biblical obedience in your actual life are different things.

Chapter 4 will show you how this infrastructure translates into practical biblical obedience across the major areas where Scripture speaks about wealth, stewardship, and legacy. You'll see how it enables generosity without depletion, creates genuine financial peace without anxiety, and positions you to respond to God's calling without financial constraints limiting your obedience.

Because here's the truth: God doesn't call you to be poor. He calls you to be faithful. And faithful stewardship sometimes means building infrastructure that can support Kingdom purposes across multiple generations.

Turn the page. It's time to see how infrastructure enables biblical stewardship.

Chapter 4: How This Enables Biblical Obedience

You now have three critical pieces in place.

From Chapter 1, you understand the biblical wisdom pattern: Proverbs 13:22 describes how good men leave inheritance to their children's children. You've seen why conventional plans—401(k)s, "whatever's left over," living below your means—can't structurally produce this outcome.

From Chapter 2, you have theological permission: Matthew 6 doesn't forbid building wealth infrastructure. It forbids hoarding anxiously, serving money as your master, and finding security in accumulation rather than in God. Infrastructure that remains liquid, deployable, and Kingdom-focused obeys Matthew 6's command while demonstrating Proverbs 13:22's wisdom pattern simultaneously.

From Chapter 3, you understand the tools: properly structured whole life insurance operating through Volume-Based Banking principles provides guaranteed transfer mechanisms, multi-generational reach, and tax efficiency. You know what banks hold, where the concept originated, and how it works at a high level.

But there's a difference between knowing what something is and understanding how it enables biblical obedience in your actual life.

This chapter bridges that gap. Because here's the truth most Christians discover too late: good intentions aren't enough. You can want to be generous, desire to avoid debt slavery, long to be a faithful steward, and seek financial peace, but without the right infrastructure, those intentions remain frustrated by structural limitations.

Infrastructure enables obedience that good intentions can't.

Let's look at four specific biblical commands and see how this financial infrastructure transforms them from aspirations into realities.

Generosity Without Depletion: You Can't Outgive God

The Apostle Paul wrote to the Corinthian church about a principle that sounds almost too good to be true:

"The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully... And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. As it is written, 'He has distributed freely, he has given to the poor; his righteousness endures forever.' He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness."—2 Corinthians 9:6-11 (ESV)

Paul is not presenting generosity as a transaction. He is describing a system: God supplies seed, multiplies it, and enables ongoing generosity without depletion.

But here's the problem many Christians face: they want to be generous, but their financial structure prevents it.

The Generosity Trap

Consider what happens when a family wants to respond generously to a Kingdom opportunity, a mission trip, a church building project, a family member in crisis, or a ministry that needs support.

With traditional investments, generosity requires liquidation. You have to sell assets. And when you sell assets, three things happen:

First, you trigger taxes. That stock portfolio you've built? Selling creates capital gains taxes. The IRA you've accumulated? Withdrawals are taxed as ordinary income, potentially at 25-37%. Your generous \$10,000 gift just cost you \$12,500-\$15,000 in actual account depletion once taxes are factored in.

Second, you lose all future growth on what you liquidated. That \$10,000 you withdrew isn't just gone—the compound growth it would have generated over the next 10, 20, 30 years is gone too. You didn't just give \$10,000; you gave \$10,000 plus decades of compounding.

Third, you face timing risk. What if the opportunity to give arises during a market downturn? Now you're selling at a loss to generate the cash. You're locking in losses to be generous. Many families delay giving, hoping for better market conditions, and the opportunity passes.

The result? Generosity gets delayed, reduced, or abandoned entirely not because hearts aren't willing, but because the financial structure makes giving costly and complicated.

How Infrastructure Enables Generosity

Now contrast that with policy loan-enabled giving.

A family we work with received a call from their church about an urgent building fund need. The project required \$25,000 from them to stay on schedule. With \$180,000 in policy cash value built over several years of funding, they took a \$25,000 policy loan on Thursday and had funds transferred by the following Tuesday.

And don't miss what happened financially:

Their full \$180,000 continued earning guaranteed interest and dividends as if they never borrowed. The cash value kept compounding uninterrupted.

No taxes triggered. Policy loans are tax-free access to capital. The full \$25,000 went to the church, not reduced by capital gains or income taxes.

No assets liquidated. Their long-term wealth building continued unaffected. They gave from flow, not from foundation.

Flexible repayment. They chose to repay the loan over three years from regular income. No forced schedule. No minimum payments. Complete control.

They gave bountifully, \$25,000 in response to God's call, while their financial foundation continued growing as if they'd never given.

This isn't generosity from leftovers. This is generosity from infrastructure. The system enabled a level of giving that would have been either impossible or financially devastating with traditional investment structures.

This is a practical illustration of what Paul describes, seed supplied in a way that allows continued sowing. The infrastructure God provides through properly designed policies literally multiplies your capacity to give by enabling generosity without depletion.

Avoiding the Borrower/Lender Trap: True Financial Freedom

Solomon wrote one of the most sobering financial proverbs in Scripture:

"The rich rules over the poor, and the borrower is the slave of the lender." — Proverbs 22:7 (ESV)

When you owe someone money, you're under their control. They set the terms. They determine the timeline. They can accelerate payment, call the loan, or attach your assets. You serve at their pleasure.

Most Christians understand this in principle and try to avoid debt. But the issue isn't borrowing itself, it's who you're borrowing from and what terms govern that borrowing.

And the difference is important.

Traditional Debt: Actual Slavery

When you borrow from a bank, you're agreeing to:

Credit approval required. The bank examines your entire financial life, runs credit checks, calculates debt-to-income ratios, and decides whether you're worthy of their capital. You're petitioning for permission.

Collateral requirements. For significant loans, they want assets pledged against the debt. Your home. Your business. Your investment accounts. If you can't pay, they seize what you've built.

Rigid payment schedules. Miss a payment? Fees. Late charges. Credit score damage. Continue missing payments? Foreclosure. Repossession. Legal action. The lender controls the timeline and consequences.

Loan acceleration clauses. Many commercial loans include provisions allowing the bank to call the entire loan due immediately if they determine you're a risk. Dave Ramsey famously experienced this early in his real estate career—his bank called multiple loans simultaneously, destroying his financial empire in one decision.

Credit reporting. Every loan, every payment, every late fee gets reported to credit bureaus. This affects your ability to get future financing, your insurance rates, even employment opportunities in some fields.

This is slavery to the lender. You're operating under their authority, their timeline, their consequences. Proverbs 22:7 is describing a real loss of freedom.

Policy Loans: A Different Category

Now consider how policy loans work.

A business owner we work with needed \$75,000 for equipment that would significantly increase his production capacity. Instead of applying for bank financing with credit checks, collateral requirements, and rigid payment schedules, he borrowed from his policy on Friday and had funds the following Thursday.

Here's what made this different:

No approval required. He didn't petition anyone. He accessed his own capital through the collateral of his death benefit. No credit check. No financial examination. No waiting for a loan committee's decision.

No additional collateral. His business assets remained unencumbered. The only "collateral" was his own death benefit, which continues serving its purpose regardless of the loan.

Flexible repayment on his terms. He chose to repay over 36 months at his own pace. During a slow season when cash flow tightened, he simply didn't make payments for two months. No late fees. No phone calls from angry bankers. No credit score damage. When business picked back up, he resumed payments.

No credit reporting. The loan never appeared on credit reports. His ability to secure other financing remained unaffected. His credit utilization ratios stayed clean.

No call provisions. The insurance company can't wake up one day and demand immediate repayment. The loan terms remain stable regardless of economic conditions or the company's financial decisions.

That's not debt slavery. That's financial **control**. The borrower isn't enslaved to the lender because the borrower and lender are effectively the same entity, you, operating through your policy infrastructure.

The Important Distinction

Proverbs 22:7 warns against becoming enslaved to lenders. It's addressing a specific dynamic: owing money to someone who controls you through that debt.

But when you borrow from your own policy:

- You set the terms
- You determine the timeline
- You control the consequences (or lack thereof)
- No external authority makes demands
- No credit reporting affects your future
- No collateral seizure threatens your assets

This isn't slavery. This is sovereignty. You're operating as your own banker, with the flexibility, control, and authority that banks exercise over their customers.

Family Banking: Breaking Debt Slavery Across Generations

One of the most powerful applications of this principle is intergenerational lending—helping your children or grandchildren with major purchases or business ventures through policy loans rather than forcing them into traditional debt slavery.

This isn't just financially advantageous. It's discipleship through demonstration.

Case Study: The Family Banking System

One family put this principle into practice with something familiar: a car.

Their 22-year-old daughter needed to replace the older vehicle her parents had given her in high school. She found a reliable used car for \$15,000. The conventional path: dealer financing at 8-9% with rigid monthly payments, or drain her savings and have no emergency fund.

Instead, Dad borrowed \$15,000 from his policy and lent it to his daughter. They signed a simple promissory note—\$300/month for 5 years at 5%. She paid Dad instead of a bank.

Here's what happened:

Dad's full cash value continued earning guaranteed interest and dividends throughout—the \$15,000 loan didn't interrupt his policy's growth. His daughter's payments came back to him, which he used to repay the policy loan and fund additional premium.

His daughter avoided bank slavery entirely. No credit check. No dealer finance office. No rigid terms that penalize early payoff. She learned to honor a repayment schedule in a controlled environment where the "banker" was her father, not a faceless institution.

And she kept her savings intact for emergencies.

This accomplished Proverbs 22:7—she avoided becoming slave to a lender. When she's ready, she'll establish her own policy. The pattern repeats.

The Freedom Principle

Proverbs 22:7 isn't teaching that all borrowing is sinful. It's teaching that slavery to lenders destroys freedom and places you under someone else's authority.

When you borrow from banks for consumption, cars, lifestyle, things that depreciate, you're enslaving yourself for assets that lose value. That's foolishness.

When you borrow from your own policy for productive deployment, business growth, real estate, strategic opportunities that generate returns, you're maintaining control while putting capital to work. That's stewardship.

The difference isn't whether you borrow. The difference is who controls the borrowing relationship and what the borrowed capital produces.

Policy loans keep you free. Bank loans make you a slave. Proverbs 22:7 warns against one while enabling the other.

Faithful Stewardship: The Parable of Strategic Deployment

Jesus' parable of the talents is often cited in financial discussions, but rarely examined closely. The central issue was not risk tolerance or market performance, it was whether the entrusted resources were actively deployed or passively preserved.

"For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money."
— Matthew 25:14-18 (ESV)

When the master returned and discovered what happened, his response was devastating to the servant who buried his talent:

"You wicked and slothful servant!... You ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents." — Matthew 25:26-28 (ESV)

And see what Jesus emphasizes: the unfaithful servant was condemned not for losing money through bad investments, but for doing nothing productive with it. He buried it. He let it sit idle. He failed to deploy it strategically for his master's benefit.

The False Dichotomy

Here's how this parable gets misapplied in modern financial discussions: people hear "don't bury your money" and assume Jesus is endorsing automatic, passive investment strategies. They think, "I'm putting money in my 401(k) every paycheck, so I'm being a faithful steward. I'm not burying it."

But is that what the parable teaches?

Consider what "burying" actually means in a modern context. The unfaithful servant was condemned for three characteristics:

Fear-driven inaction: He was afraid, so he did the safest thing possible, nothing productive.

Passive non-engagement: He didn't actively manage or deploy the capital. He just stored it and hoped for the best.

Zero strategic thinking: He made no decisions about timing, opportunity, or productive deployment. It was pure passivity.

Now consider automatic 401(k) contributions. Every paycheck, money flows into the account regardless of market conditions, valuations, or opportunities. You're buying stocks whether they're cheap or expensive, whether the economy is strong or weak, whether the market is at all-time highs or crashing.

Automatic contributions that force you to buy at any price, without strategic engagement, share more characteristics with passive burial than with active trading.

Intentional Strategic Deployment

The faithful servants in Jesus's parable did something different. They "traded" with the talents. They actively deployed the capital for productive purposes. They made decisions about where and when to invest. They engaged with the resources strategically.

That's what Volume-Based Banking enables through Pillar #3 (Value Creation).

Your policy keeps earning guaranteed returns plus dividends whether you deploy capital or not. This means you're never a forced buyer. You can wait for opportunities that align with your expertise and investor DNA. You're not blindly buying markets at any price, you're strategically deploying when conditions favor productive investment.

Real-World Application

Consider someone with \$150,000 in policy cash value during a market correction. The S&P 500 has dropped 30%. Fear is everywhere. Traditional investors with automatic contributions keep buying through dollar-cost averaging, which means they've been buying all the way down from the peak and will continue buying on the way back up.

But our policyholder with strategic optionality can wait. His cash value continued earning 5%+ throughout the downturn. When the market hits bottom and panic is maximum, he takes a \$75,000 policy loan and deploys to quality index funds at truly discounted prices.

His full \$150,000 cash value keeps compounding. The deployed \$75,000 buys assets at the bottom. When markets recover, he's captured gains at optimal timing while his foundation never stopped growing and without the pressure of feeling he always has to be in the markets.

That's not burying. That's strategic stewardship.

Aligning With Your Investor DNA

The parable also teaches that the master gave different amounts "to each according to his ability." Different servants had different capacities and strengths.

VBB honors this principle. Your capital deployment should align with your specific strengths and opportunities:

Real estate professionals: Deploy policy loans to rental properties where your expertise creates advantage.

Business owners: Fund equipment, inventory, or expansion when ROI is clear and timing is optimal.

Value investors: Buy index funds or beaten down blue chips during corrections when others panic-sell, not through forced contributions at any price.

Private lenders: Deploy to family financing, business lending, or peer-to-peer opportunities where you understand the borrower and risk.

The faithful servant who made five talents into ten didn't use the same strategy as the one who made two into four. Each deployed according to his ability. VBB enables the same flexibility, your capital, your expertise, your timing, your opportunities.

When Bitcoin dropped to \$16,000 in late 2022, I deployed a policy loan to buy at what I believed were too good to pass up prices. The timing was pretty good but the key is my foundation kept compounding regardless of whether my Bitcoin position was up or down in any given month. That's the point: strategic deployment doesn't require perfect timing because your base never stops growing.

The same principle applies whether deploying to stocks during market corrections, real estate during downturns, or any asset where you have conviction and expertise.

The faithful servants in Jesus's parable didn't need perfect trades, they needed to strategically deploy rather than passively bury.

Buy-and-Hope vs. Strategic Deployment

Let's be clear about what we're NOT saying: we're not attacking people who use 401(k)s. Most are doing their best with the knowledge and tools available to them. They're trying to be faithful stewards.

What we ARE saying is that automatic, passive contributions that force you to buy at any price, market tops, bottoms, or anywhere in between, is more like burying than the active trading Jesus commended. It's hoping the market cooperates rather than strategically deploying when conditions favor productive investment.

The unfaithful servant was condemned because fear and passivity prevented productive deployment. Modern investment culture celebrates fear management through diversification and passivity through automatic contributions. But Jesus's parable celebrates active, strategic, productive deployment of capital according to ability and opportunity.

VBB provides the infrastructure to be that kind of steward, the kind who actively deploys capital strategically rather than passively hoping markets cooperate with retirement timelines.

Financial Peace: Freedom From Anxiety

Paul wrote to the Philippians about a peace that transcends circumstances:

"Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus." — Philippians 4:6-7 (ESV)

"Do not be anxious about anything." It's a command, not a suggestion. And when it comes to finances, that command often feels impossible to obey.

How can you not be anxious when your retirement depends on market performance you can't control? How can you not be anxious when emergencies could force you to liquidate investments at the worst possible time? How can you not be anxious when your ability to leave an inheritance depends on dying at exactly the right time with exactly the right balance remaining?

Financial anxiety often isn't a faith problem; it's an infrastructure problem. The answer isn't just spiritual discipline or stronger faith. The answer is infrastructure that eliminates the structural sources of anxiety.

Three Sources of Peace

Volume-Based Banking infrastructure provides three specific forms of peace that enable the kind of anxiety-free living Paul describes:

Peace from guaranteed growth

When your wealth building depends on market performance, you're on an emotional rollercoaster. Markets up? You feel great. Markets down? Panic. You check balances obsessively. You read financial news with dread. You make decisions based on fear rather than wisdom.

Policy cash value grows by contract. Guaranteed minimum interest plus dividends. Never negative. Never dependent on market timing. Your foundation increases every single year regardless of economic conditions, market crashes, or financial crises.

This is financially advantageous and psychologically liberating. You can stop checking balances. You can ignore market news. You can focus on Kingdom purposes without financial anxiety hijacking your attention.

Peace from immediate liquidity

Most retirement planning creates illiquidity anxiety. Your money is locked in accounts until age 59½. Early withdrawals trigger penalties and taxes. You might have substantial net worth on paper but no access to capital when opportunities or emergencies arise.

This creates constant low-level anxiety: "What if something happens? What if we need money quickly? What if an opportunity arises and we can't access capital?"

Policy loans provide quick access to substantial capital with no penalties, no taxes, no approval processes. Medical emergency? Funds available. Ministry opportunity? Funds available. Family need? Funds available.

This liquidity eliminates emergency anxiety entirely. You know you can respond to whatever arises without financial constraints limiting your obedience to God's calling.

Peace from death benefit certainty

Perhaps the deepest financial anxiety comes from uncertainty about legacy. Will there be anything left? Will your grandchildren actually receive an inheritance? What if you live too long and deplete everything? What if you die too soon and haven't saved enough?

The death benefit eliminates this uncertainty completely. From day one, you have a guaranteed amount—often \$500,000, \$1 million, \$2 million or more—that passes income-tax-free to your heirs regardless of when you die or how much you've used the policy during your lifetime.

Your grandchildren will receive an inheritance. The Proverbs 13:22 pattern will be accomplished. That certainty provides profound peace that hope-based planning simply cannot match.

How Peace Enables Kingdom Focus

Here's why this matters biblically: when financial anxiety is eliminated through guaranteed infrastructure, you're freed to focus on what matters most—seeking first the Kingdom of God.

Financial anxiety fragments attention. When you're worried about markets, emergencies, or legacy, it's difficult to fully engage with what Scripture calls you toward. Decisions become defensive. Generosity feels risky. Obedience gets postponed until conditions feel safer.

Jesus addressed this directly: "Do not be anxious about your life, what you will eat or what you will drink... But seek first the kingdom of God and his righteousness, and all these things will be added to you" (Matthew 6:25, 33).

Anxiety thrives where provision feels fragile. Peace follows when provision is secure. When growth is guaranteed, liquidity is immediate, and legacy transfer is certain, fear loses its leverage. You're no longer negotiating obedience around account balances or market conditions. You're free to respond without hesitation.

That's the peace Paul describes—not passive calm, but stability that protects your attention and frees your capacity to focus on what matters most.

Enabling Kingdom Impact

I'll show you how this creates practical Kingdom impact by returning to our earlier example.

One client used a \$40,000 policy loan to help his son start a business. The business generates enough profit to repay the loan over 3 years. The son avoids crushing business debt with rigid bank terms and unforgiving payment schedules. The father's cash value continues growing throughout. His \$200,000 policy value compounds to \$245,000 over those three years despite the outstanding loan.

And here's what occurred:

Proverbs 13:22 demonstrated: The father used his wealth infrastructure to help the next generation build productive capacity. The son now has a cash-flowing business he can eventually pass to his own children.

Proverbs 22:7 honored: The son avoided debt slavery to external lenders. The father maintained control over terms and timing without rigid external requirements.

Generosity enabled: The father could help substantially without depleting his retirement planning or compromising his own financial security.

Peace maintained: Throughout the process, the father knew his foundation kept growing, his death benefit protected his family, and his liquidity remained intact for other needs.

This is infrastructure enabling biblical **stewardship** across multiple principles simultaneously. Good intentions alone couldn't accomplish this. The structure made it possible.

Infrastructure Serves Obedience

Let's bring this together.

In Chapter 1, you learned that Proverbs 13:22 describes a wisdom pattern—guaranteed transfer to grandchildren—and conventional plans can't structurally produce that outcome.

In Chapter 2, you received theological permission to build wealth infrastructure as long as your heart remains with God and the wealth serves Kingdom purposes rather than hoarded consumption.

In Chapter 3, you discovered what banks hold, where the concept originated, and how Volume-Based Banking works at a high level.

Now in Chapter 4, you've seen how this infrastructure enables specific biblical obedience:

Generosity without depletion: Policy loans let you give bountifully while your foundation keeps growing, enabling you to test God's promise that you can't outgive Him.

Freedom from debt slavery: Borrowing from yourself rather than external lenders keeps you free from Proverbs 22:7's warning while enabling productive capital deployment.

Faithful stewardship: Strategic optionality lets you actively deploy capital productively rather than passively hoping markets cooperate—honoring the parable of the talents through intentional engagement.

Financial peace: Guaranteed growth, immediate liquidity, and certain death benefit eliminate the structural sources of financial anxiety that prevent Kingdom focus.

This is what infrastructure does. It transforms biblical commands from aspirations into realities. It enables obedience that good intentions and strong faith alone cannot accomplish without the right structural support.

You now understand the mandate, the permission, the tools, and how it enables actual biblical obedience. But you might still be wondering: "What does this look like in real life? How do actual families implement this? What are the real-world scenarios?"

The principles are clear. Now let's see them in action.

That's exactly what Chapter 5 addresses. We're going to look at four different families at different life stages with different circumstances—and show you how Volume-Based Banking enables biblical obedience in each situation. Then, when you're ready for the implementation roadmap, the Self Banking Blueprint will take you there.

Because one of the most powerful aspects of this strategy is its adaptability. Whether you're 28 or 58, whether you make \$75,000 or \$250,000, whether you're starting from scratch or redirecting existing wealth—the principles remain the same while the implementation adjusts to your specific situation.

Turn the page. It's time to see yourself in these stories.

Chapter 5: What This Means For You

You've traveled a long way through this book. You understand the biblical mandate (Chapter 1), have theological permission (Chapter 2), know what banks hold and how it works (Chapter 3), and see how infrastructure—not just intention—enables obedience (Chapter 4).

But perhaps you're still wondering: 'Does this actually work? Not in theory, but in practice? For real people in real situations?'

That's exactly what this chapter addresses.

In this chapter, you're going to see how real people actually implemented this strategy—not hypotheticals, not illustrations, but real decisions made by real families. You'll see how different people at different life stages with different circumstances used the same foundational principles to accomplish what conventional financial planning couldn't provide.

Case Study 1: From Debt Trap to Wealth Builder

Most financial advice forces you to choose: attack debt aggressively OR build wealth for the future. Dave Ramsey's Baby Steps insist you can't do both simultaneously—eliminate all debt first, then start building wealth from zero.

One client decided to stop choosing between the two.

Real-World Success: \$30,000 Debt Elimination

Our client was paying \$1,200 a month toward \$30,000 in credit card debt—and going nowhere. Three cards: Home Depot (\$5,000), Discover (\$10,000), and Visa (\$15,000). Minimum payments totaled \$600, but he was throwing an extra \$600 at balances every month trying to get ahead. Years of discipline, and the finish line kept moving.

The math seemed reasonable. But he sensed something was wrong. If he spent years paying off debt, then started saving from zero, he'd have nothing to show for the effort. And if life happened—car breaks down, medical emergency—he'd likely end up right back in debt. He'd have spent years fighting back to zero with nothing to show for it.

This is why studies show nearly three-quarters of Americans die with debt despite following conventional advice. The system keeps you on a hamster wheel: debt → debt-free → debt again. You never build infrastructure.

The Strategy: Build Infrastructure While Eliminating Debt

Our client took a different approach using a whole life policy built for high cash value. The key: **he didn't find new money**. He was already paying \$1,200 monthly: \$600 in minimum payments plus an extra \$600 attacking principal. We redirected that extra \$600 from credit cards to his policy. Same total outlay—completely different destination.

Year 1: Foundation Building

Nothing about his lifestyle changed. The only change was where the money went.

- Reduced credit card payments to minimums only (\$600/month)
- Redirected the \$600 excess payment into a whole life policy
- By year end, his policy had \$5,098 in cash value
- Took \$5,000 policy loan to eliminate Home Depot card (which had a \$100 minimum payment)
- That \$100 now redirected to policy (\$700/month total)

Year 2: Building Momentum

- Cash value reached \$11,898
- Loan availability: \$6,898 (after previous \$5,000 loan)
- Took \$6,000 policy loan for partial Discover payoff
- Discover minimum (\$200) now partially redirected to policy

Year 3: Acceleration

- Cash value reached \$19,575
- Loan availability: approximately \$8,500
- Paid remaining \$4,000 on Discover, eliminating that card
- Applied \$3,000 toward Visa balance
- With Discover eliminated, its former \$200 minimum payment redirected to policy—now funding at \$900/month

Year 4: Debt Freedom + Wealth Position

- Cash value reached \$30,602
- Took \$12,000 policy loan to eliminate remaining Visa balance
- All three cards: \$0 balance
- Death benefit: approximately \$350,000

Table 1: Lenny's Debt Elimination Timeline

Year	Monthly Funding	Cash Value	Policy Loan	Debt Eliminated
1	\$600	\$5,098	\$5,000	Home Depot (\$5,000)
2	\$700	\$11,898	\$6,000	Discover (partial)
3	\$900	\$19,575	\$7,000	Discover + Visa (partial)
4	\$900	\$30,602	\$12,000	Visa (remaining)

Table 2: End of Year 4 — Final Position

Traditional Approach	Lenny's Approach
\$0 debt	\$0 credit card debt
\$0 assets	\$30,602 cash value (growing)
Back to ground zero	~\$350,000 death benefit
Start wealth building from scratch	\$30,000 policy loans (flexible terms)
Emergency = back to credit cards	Infrastructure ready for wealth building

The Results

By month 48, he had eliminated \$30,000 in credit card debt. But unlike traditional debt payoff, he wasn't back at zero.

Traditional approach

Under the traditional approach, this is where he would have been:

- Month 48: \$0 debt, \$0 assets, back to ground zero
- Must start wealth building from scratch
- If emergency hits, likely returns to credit card debt

Our approach:

- Month 48: \$0 credit card debt
- \$30,602 cash value (and growing)
- Approximately \$350,000 death benefit protecting his family
- \$30,000 in policy loans (flexible repayment on his terms)
- Infrastructure operational and ready for wealth building

What Happens Next

He now has \$30,000 in policy loans outstanding. From here, he has options—something he never had with credit cards. Ideally, he continues funding at \$900/month and pays down those loans over time. Unlike credit card debt, there's no payment schedule forcing his hand, no penalty for paying faster or slower, and no compounding 20-29% interest working against him. His cash value continues earning interest and dividends, largely offsetting the approximately 5% loan interest—a wash compared to the wealth destruction of credit card interest.

The infrastructure he built while eliminating debt is now available for future needs. He never has to use credit cards again.

The Lesson

Here's the real shift that happened: he transformed \$30,000 in destructive debt (20-29% interest, rigid payments, owed to banks) into \$30,000 in productive debt (~5% interest, flexible terms, owed to himself).

Same number. Completely different structure and outcome. And he built \$350,000 in death benefit protection along the way.

Traditional debt elimination fights back to zero, then starts building. This approach builds infrastructure while eliminating debt, positioning you with capital, liquidity, and guaranteed growth.

One approach leaves you at zero. The other leaves you with a foundation.

What That Foundation Actually Provides

- **Permanent death benefit:** \$350,000+ that passes income-tax-free to his family, growing as he funds the policy
- **Asset protection:** In most states, cash value is protected from creditors and lawsuits

- **Lifetime liquidity:** Access to capital for any opportunity—real estate, business, emergencies—without bank approval
- **Velocity:** Every dollar he routes through this system works twice—earning guaranteed returns while simultaneously deployed elsewhere

He didn't just eliminate debt. He built infrastructure that will serve him and his family for generations.

Case Study 2: From Hard Money to Smart Money: A Real Estate Investor's Shift

One of the most powerful applications of Volume-Based Banking is in real estate investing, where access to capital often determines which deals you can pursue and how profitable they become.

One real estate investor we work with—37 years old and building a rental portfolio—kept running into the same frustrations: lengthy approval processes, credit checks that limited how many properties he could finance simultaneously, rigid repayment schedules, and interest rates that ate into his cash flow.

The Traditional Approach and Its Limitations

When he started investing, he followed the conventional path. He'd save for a down payment, apply for bank financing, wait 60-90 days for approval, hope interest rates stayed favorable, and deal with strict debt-to-income ratio calculations that limited how quickly he could scale.

For properties that needed significant renovation, he'd use hard money lenders—private lenders who would fund quickly but charged 12-15% interest with points and fees on top. These loans were expensive, but they at least provided speed and didn't impact his credit utilization ratios.

The problem was that both approaches were limiting his growth. Bank financing was slow and restrictive. Hard money was fast but expensive. He was stuck choosing between speed and cost, and neither option gave him the flexibility he needed to scale his portfolio efficiently.

Discovering a Better Way

When he learned about using a whole life policy for real estate investing, he was skeptical at first. It sounded too good to be true—borrow from yourself at 5-6% interest, have your full cash

value continue earning dividends and interest, deploy to rental properties, repay from cash flow, and repeat?

But after studying the mechanics and understanding how banks hold over \$200 billion in these policies for their own balance sheets, he decided to test the concept. He established a policy with \$50,000 in annual premium payments, designed specifically for maximum early cash value growth rather than maximum death benefit.

The Implementation

Within the first year, his policy had accumulated approximately \$42,000 in cash value (about 84% of his premium due to the high cash value design). By the end of year two, he had over \$90,000 in accessible cash value.

When a rental property opportunity came up, a single-family home in a growing area that would generate solid cash flow, he took a \$50,000 policy loan instead of going to a bank or hard money lender.

Here's the breakdown:

Loan access: He called the insurance company on Friday, requested the loan, and had funds deposited in his account by Thursday. Total time: less than a week. No credit check. No income verification. No property appraisal required. No bank approval process.

Interest rate: The policy loan carried a 5.5% interest rate—dramatically lower than the 12-15% he'd been paying to hard money lenders and comparable to bank financing but without any of the approval hassle.

Cash value growth: His full \$90,000 in cash value continued earning guaranteed interest and dividends as if he'd never borrowed. The insurance company loaned him their money, using his death benefit as collateral. His cash value kept compounding uninterrupted.

Property performance: The rental property generated \$12,000 annually in net cash flow after all expenses. He used that cash flow to repay the policy loan over approximately 4 years. Meanwhile, the property appreciated and his policy cash value kept growing.

System result: By the time the loan was fully repaid, his policy cash value had grown to over \$280,000 from continued funding and uninterrupted compounding. The property itself had appreciated by roughly \$40,000 and was producing steady cash flow. One pool of capital had done two jobs at the same time.

Scaling the Strategy

Once he saw how this worked, he scaled the approach. He established additional policies as his income allowed, building a banking system with multiple policies providing substantial borrowing capacity. When properties came on the market at attractive prices, he could move faster than investors dependent on bank approval. When properties needed renovation capital, he could access funds immediately without the costs and delays of hard money lending.

One client in our practice shared their experience with this approach:

"I retired from my corporate job three years ago at 58. I wish I had known about this tool when I was 26 instead of 56, but we have really been pleased. I even used a policy loan to purchase our third rental property in 2023. I never would have been able to do that without the policy, because when I retired in 2022 my income dropped when I started to collect my pension which was less of course. I was able to bypass the bank because of our policies, and paid the loan back from the rental income that was created. Best decision ever!"

The Bottom Line for Real Estate

What made this approach transformative wasn't just the lower interest rates or faster access. It was the strategic optionality. He was no longer a forced buyer dependent on bank approval and market timing. He could wait for truly good deals, move quickly when they appeared, and deploy capital without compromising his foundation's continued growth.

His policy loans replaced external financing with internal financing—but his "internal bank" kept paying him dividends and interest while he borrowed. That's a competitive advantage conventional financing simply cannot match.

Case Study 3: From Policy Capital to Business Ownership

One of the most powerful applications of Volume-Based Banking is business acquisition—using policy loans to fund the down payment on cash-flowing businesses while your cash value continues compounding.

The Opportunity

One client had built \$180,000 in policy cash value over several years. A local laundromat came on the market—a Baby Boomer owner retiring with no succession plan. The business generated \$360,000 in verified annual cash flow with a \$1.5 million asking price.

Traditional bank financing would require extensive credit checks, a \$300,000-\$450,000 down payment (20-30%), rigid payment schedules, and personal guarantees that put his other assets at risk.

The Strategy

Instead, he took a \$150,000 policy loan for the down payment—funds available within days, no credit check, no approval process. He structured an SBA 7(a) loan for the remaining \$1,350,000 at 8% over 10 years.

His full policy cash value continued earning guaranteed interest and dividends throughout—as if he'd never borrowed.

The Results

The financial breakdown:

- Policy loan: \$150,000 at 5% = \$7,500 annually
- SBA loan: \$1,350,000 at 8% = \$196,800 annually
- Total loan payments: \$204,300 annually
- Business cash flow: \$360,000 annually
- **Net annual profit: \$155,700**

That's a 104% return on deployed capital in year one. Meanwhile, his policy cash value continued growing from \$180,000 to \$245,000 over the next three years—even with the outstanding loan.

He used business profits to repay the policy loan over five years, restoring his banking capacity for future opportunities. By year five, he had:

- Repaid the policy loan completely
- Grown cash value to \$280,000+
- Increased business value to \$2.1 million through operational improvements
- Net worth increase of over \$1 million from a single strategic deployment

Why This Works

The conventional path requires saving \$300,000-\$450,000 for a down payment over 10+ years, pledging personal assets as collateral, and facing rigid bank payment schedules with no flexibility.

The VBB path uses policy loans with no additional collateral, offers flexible repayment based on business performance, and keeps capital working in two places simultaneously—policy compounds while business generates cash flow.

This is Pillar #3 (Value Creation) in action: strategic deployment to a productive asset, aligned with the investor's expertise and timing, rather than passive contributions to retirement accounts at any price.

Case Study 4: Proverbs 13:22 in Action: A Multi-Generational System

Three grandchildren—ages 6, 9, and 12—received properly structured whole life policies funded by their grandparents starting in 2006. The grandparents contributed \$2,500 annually per child for 10 years—a \$75,000 total family investment. Here's where they stand nineteen years later.

Oldest (now 31):

- Cash value: \$68,000 | Death benefit: \$285,000
- Used \$35,000 policy loan for first home down payment in 2022
- Repaying over 7 years while cash value continues growing
- Just started a policy for her own 2-year-old daughter

Middle (now 28):

- Cash value: \$61,000 | Death benefit: \$265,000
- Deployed \$18,000 for vehicle purchase (avoided car payments)
- Now contributing to his own policy

Youngest (now 25):

- Cash value: \$55,000 | Death benefit: \$245,000
- Planning \$40,000 deployment for business startup in 2026
- Foundation built before she needs it

Total Results:

- Grandparent investment: \$75,000 over 10 years
- Combined cash value: \$184,000
- Combined death benefit: \$795,000
- No further premiums required (dividends cover it)
- System now three generations deep

The Contrast

Traditional inheritance approach with \$75,000:

- Subject to probate and estate taxes
- Divided three ways: \$25,000 each
- Absorbed by lifestyle creep within a few years
- Gone in one generation

The policy approach created 2.5x the cash value plus \$800,000 in death benefit protection—while building infrastructure that continues serving the family for decades.

Why This Accomplishes Proverbs 13:22

Guaranteed transfer: Death benefits pass income-tax-free regardless of what grandchildren use during their lives.

Multi-generational reach: The oldest grandchild already started the pattern for her daughter. Infrastructure persists across generations.

Tax-efficient: \$75,000 grew to \$184,000 cash value + \$795,000 death benefit—growing tax-deferred, accessible tax-free via loans, transferring income-tax-free at death.

This is what Scripture describes: infrastructure serving your children's children, not money consumed in one generation.

One family implementing this approach shared:

"We established policies not just for ourselves but for our children when they were young. By the time our oldest turned 25, his policy had substantial cash value—enough to help with a home down payment without depleting our retirement savings. That's when we realized this isn't just insurance or savings—it's generational infrastructure. Each generation starts with a

foundation already built. Our only regret is not knowing about this earlier, but we're grateful our children won't have that same regret."

The Process Repeats

But the system didn't stop there. As the grandchildren matured and started their own families, they established policies for their children—the great-grandchildren. The process repeated, but now with accumulated wisdom, proven results, and family culture around stewardship rather than consumption.

Each generation began where the last one left off, not from zero. Capital had already been built. Access already existed. And just as importantly, wisdom traveled with the money. Stewardship wasn't just taught around the dinner table—it was reinforced by the structure itself, shaping how the family related to money and Kingdom priorities over time.

Why This Accomplishes Proverbs 13:22

Remember the three characteristics we identified in Chapter 1 that enable the wisdom pattern Proverbs 13:22 describes?

Guaranteed transfer mechanism: The death benefit ensures wealth transfers regardless of market conditions, life expectancy, or timing. If the grandparent passes early, the insurance provides massive leverage—often 15-30 times premiums paid. If they live long, the cash value has compounded for decades. Either way, transfer is guaranteed.

Multi-generational reach: The system doesn't end with children. It continues to grandchildren, great-grandchildren, and beyond. Each generation inherits both capital and the knowledge to steward it. The infrastructure persists even as individual family members come and go.

Tax-efficient transfer: Death benefits pass income-tax-free to beneficiaries. Cash value grows tax-deferred. Policy loans provide tax-free access. The entire system operates within tax-advantaged structures that maximize what actually reaches heirs rather than being eroded by taxation.

This goes beyond basic wealth transfer. This is what Scripture describes when it talks about generational inheritance, building something that serves your children's children, structured for permanence and legacy.

What Our Clients Say

These four case studies show how Volume-Based Banking works across different contexts and circumstances. But perhaps the most compelling evidence comes from people who've actually implemented this in their own lives.

Here's what some of our clients have shared:

"My only regret is that I didn't know about this strategy years ago. But I've learned that starting late is infinitely better than never starting at all. We've been extremely pleased with how it's working for us, and we're already establishing policies for our children so they don't have the same regret."

"Being able to be my own bank, led by the Holy Ghost and the integrity of God's Word made manifest in my life—this has enabled me to advance His Kingdom on earth without the financial anxiety that once held me back."

"Honestly speaking, our advisor wasn't our first choice. We'd actually chosen another agent. But when our advisor followed up and we explained our situation, he politely asked to review the other agent's illustration and gave his honest assessment based on 25+ years of experience. After that conversation, we decided to work with him instead—and we could not be happier. We greatly appreciate his honesty and integrity, and his commitment to ensuring our current and future financial needs were genuinely met, not just sold a product."

These aren't hypothetical scenarios or marketing claims. These are real people who discovered that what banks hold for their own balance sheets works even better for families pursuing biblical obedience and generational wealth transfer.

Your Next Step

In this chapter, you've seen four very different people apply the same principles in very different ways.

One eliminated \$30,000 in credit card debt while building real infrastructure and \$350,000 in death benefit protection—instead of fighting back to zero, demonstrating that debt elimination and wealth building aren't either/or choices.

Another used policy loans to replace 12-15% hard money with 5-6% financing, scaling real estate faster without sacrificing compounding.

A business owner moved from using policies defensively for cash flow smoothing to deploying capital strategically for acquisition as his sophistication and capital grew.

And one family built systems for their grandchildren that created \$55K-\$68K in cash value by their mid-to-late twenties—real financial capacity before adulthood, not after retirement.

Different starting points. Different goals. Same framework.

Four different circumstances. Four different applications. But the same foundational principles: control volume rather than chasing returns, harness velocity by keeping money working in multiple places, create value through strategic deployment aligned with your expertise and opportunities.

This book has given you the biblical mandate (Chapter 1), theological permission (Chapter 2), conceptual understanding (Chapter 3), practical obedience framework (Chapter 4), and real-world validation (Chapter 5). But we've intentionally avoided the technical implementation details because that's not what this book is for.

What the Self Banking Blueprint Covers

The Self Banking Blueprint is your introduction to a different way of thinking about money, banking, and building wealth—one that challenges conventional financial wisdom and reveals why the wealthy approach money differently than everyone else.

The Wealth Mindset Shift

- Why the wealthy buy assets while everyone else buys liabilities
- The difference between your "safe bucket" and speculative investments
- How major banks and corporations use life insurance on their own balance sheets
- Reframing money as a tool rather than a measure of worth

How the Banking System Actually Works

- Why fractional reserve banking matters for your financial strategy
- How traditional banks profit from your deposits
- The hidden costs of keeping your money in conventional accounts
- What the 2008 financial crisis revealed about banking stability

Whole Life Insurance: What the Critics Miss

- Why whole life functions as a non-correlated asset

- How dividends work in mutual insurance companies
- Tax advantages under current IRS code
- The common objections—and the reality behind them

Core Infinite Banking Concepts

- Nelson Nash's foundational philosophy
- The "velocity of money" principle
- Why borrowing against your policy beats withdrawing from it
- How your cash value continues growing even when you borrow against it
- The compound interest advantage in a tax-free environment

The Paid-Up Additions Strategy

- What paid-up additions are and why they matter
- How PUAs accelerate cash value growth
- Avoiding Modified Endowment Contract (MEC) status
- Using dividends to purchase additional coverage

The Core Framework: The 6-Step Self Banking Blueprint

This is the heart of the book—a clear pathway from concept to action:

- **Step 1:** Establish your safe bucket foundation
- **Step 2:** Identify cash flow opportunities in your area of expertise
- **Step 3:** Use policy loans strategically and repay them
- **Step 4:** Expand your life insurance assets over time
- **Step 5:** Build a death benefit that reflects your true value
- **Step 6:** Incorporate wealth preservation for long-term care needs

A Different Perspective on Legacy

- Why financial education matters more than inheritance
- Teaching the next generation to think differently about money
- Creating multi-generational wealth through sound principles

Download It Now

You've invested time reading this book. You understand the biblical mandate. You have theological permission. You've seen how it works and witnessed real results.

The only question remaining is: Will you act?

Proverbs 13:22 doesn't say "a good man thinks about leaving an inheritance" or "a good man wishes he could leave an inheritance." It says a good man *leaves* an inheritance to his children's children.

That necessitates intentional action now. Not someday. Not when circumstances are perfect. Not after you've saved more or earned more or figured everything out.

But before you take that step, ask yourself one final question: What are you building for?

Not "How much do I need to retire?" Not "What return will this generate?" But: What legacy are you creating? What impact will your financial decisions have on your children's children? What Kingdom purposes will your infrastructure enable?

God designed families to flourish across generations. Not just accumulate for one generation's consumption, but build infrastructure that enables generosity, funds Kingdom work, and creates options for obedience rather than constraints.

The Self Banking Blueprint shows you how to align your financial structure with that design.

Action means taking the next step: downloading the Self Banking Blueprint and beginning to understand how this applies specifically to your situation, your income level, your stage of life, your goals.

One final thought from a client who took that step:

"Being able to be my own bank, led by the Holy Ghost and the integrity of God's Word made manifest in my life—this has enabled me to advance His Kingdom on earth."

That's what infrastructure enables: biblical obedience without financial anxiety. Generational transfer without hoping markets cooperate. Kingdom advancement without wealth depletion. Stewardship that honors both Proverbs 13:22 and Matthew 6 simultaneously.

Will you build the infrastructure that enables biblical stewardship? Or will you keep hoping conventional plans somehow deliver what they were never designed to provide?

Your children's children are counting on decisions you make today. Download the Self Banking Blueprint now.

Visit

<https://www.insuranceandstates.com/self-banking-blueprint/>

to download your free copy.

Frequently Asked Questions

Before you download the Blueprint, you might have questions. Here are the ones we hear most often.

"I already have \$400K in my 401(k). What should I do?"

This isn't black and white.

You don't have to liquidate your 401(k) to implement Volume-Based Banking. You don't have to choose between what you've already built and what you're about to build. The goal is to add infrastructure alongside your existing accounts, not tear everything down and start over.

How you integrate VBB with existing retirement accounts depends on your age, income, tax situation, and goals. That's exactly what the Self Banking Blueprint walks you through—including specific scenarios for people at different life stages with different starting points.

The key insight: Start where you are. Build the infrastructure you should have had all along while managing the tools you already have.

"Does this mean I should stop investing in stocks?"

No. VBB is the foundation that enables better stock investing, not an alternative to it.

Your policy grows 5%+ guaranteed whether markets rise or fall. This means you're not forced to buy at any price. When stocks are overvalued, your foundation keeps compounding safely. When they crash and quality companies go on sale, you deploy via policy loans while your full cash value continues earning.

This is infrastructure-first, not stocks-versus-insurance. If stocks are your investor DNA, build the banking foundation first, then use it to fund strategic stock positions when the opportunity is right.

"This sounds expensive. I can't afford high premiums."

Traditional whole life policies can feel expensive because you're paying primarily for death benefit with cash value accumulating slowly over decades. But policies designed for Volume-Based Banking are structured differently.

We minimize the death benefit and maximize the paid-up additions (PUA) rider. This means most of your premium builds cash value from day one rather than paying for insurance coverage you don't need. You're not buying expensive insurance—you're building accessible, guaranteed-growth capital that happens to include a death benefit as a structural component.

These policies also offer premium flexibility. You commit to a base premium, but you control how much additional you fund each year based on your cash flow. Tight year? Pay the base. Strong year? Maximize the PUA. The system flexes with your life.

More importantly, "afford" is relative. Can you afford NOT to accomplish the Proverbs 13:22 pattern? Can you afford to leave nothing to your grandchildren? Can you afford to keep paying banks interest for your entire life when you could recapture that flow through your own system?

Start where you are. Even \$250-\$500 monthly creates a foundation that compounds over decades. You can scale as income grows.

"What if I can't make payments down the road? Life changes, and I don't want to be locked into something rigid."

This concern reveals how different optimized dividend paying whole life policies are from traditional whole life.

You have multiple safety nets if financial circumstances change:

Option 1: Reduce to base premium only. These policies are structured with a small base premium and a large PUA rider. If money gets tight, stop paying the PUA and continue with just the base—dramatically lower payments while keeping your policy active and growing.

Option 2: Use cash value to pay premiums. Your accumulated cash value can cover premium payments if you can't afford them out of pocket. The policy essentially funds itself temporarily from money you've already built up.

Option 3: Let dividends cover premiums. Over time, dividend payments grow large enough to cover your entire premium. This is called "premium offset"—once reached, you never make another payment out of pocket. The policy becomes self-sustaining.

Option 4: Convert to reduced paid-up. If you want to eliminate all future premium obligations, convert your policy to "reduced paid-up." This transforms your existing cash value into a smaller, fully paid whole life policy. No more premiums ever, with permanent death benefit coverage and continued cash value growth.

Option 5: Surrender without penalties. These properly designed policies have zero surrender charges. If you absolutely need to cancel, you receive every dollar of cash value. No penalties, no fees.

You're never truly "stuck" with payments you can't afford. These policies offer more flexibility than virtually any other financial product.

"It takes too long to build cash value. I need access to money sooner."

In traditional policies, yes—you might wait 10-20 years before cash value equals premiums paid. But high cash value policies are completely different.

With a policy designed for maximum early cash value through paid-up additions:

Access in 30 days: You can take policy loans within one month of starting your policy. Your first-year cash value might be 75-85% of your annual premium, and you can borrow against it immediately.

Break-even by year 3-4: The total cash value typically equals or exceeds total premiums paid by year 3-4, not year 15-20. This is because 80-90% of your premium goes directly to cash value accumulation rather than death benefit or commissions.

5%+ growth rates: Current policies are generating internal rates of return around 4.5-5.5% on cash value—tax-free, guaranteed growth that never goes backward.

This isn't your grandfather's whole life policy. This is a banking tool specifically designed for early access and rapid value accumulation.

"My financial advisor says whole life insurance is a terrible investment."

Two questions to ask your advisor:

First: "Are you licensed to sell it?" Many financial advisors don't have life insurance licenses. They literally cannot offer this solution even if they wanted to. Their criticism might stem from inability to provide it rather than objective analysis.

Second: "How does your business model work?" If your advisor earns management fees on assets under management (AUM), they make money when you keep funds in accounts they manage. Moving money into whole life insurance eliminates their ongoing revenue stream. Their advice might protect their income rather than optimize yours.

Remember Chapter 3: Banks hold over \$200 billion in these policies for their own balance sheets. Major corporations hold billions more. If it's such a terrible financial tool, why do the most sophisticated financial institutions in America—with teams of analysts, fiduciary responsibilities, and access to every investment option—choose to hold hundreds of billions in whole life insurance?

The math doesn't lie. The institutional validation speaks louder than individual advisors' opinions, especially when those advisors have financial incentives to steer you elsewhere.

"When I take a policy loan, does the interest I pay go back into my policy?"

The interest payments go to the insurance company, not back into your cash value. But here's what makes this different from any other loan: your full cash value continues earning guaranteed interest and dividends the entire time you have the loan outstanding.

The insurance company doesn't remove money from your account—they place a lien against your death benefit as collateral. Your cash value keeps compounding as if you never borrowed.

With current dividend rates factored in, the growth on your cash value largely offsets the loan interest—making this functionally low-cost access to capital. That's what 'money working in two places' actually means.

ABOUT THE AUTHORS

Steve Gibbs, JD, AEP®

Co-Founder, Insurance and Estate Strategies LLC

Steve Gibbs didn't set out to revolutionize life insurance education. He stumbled into it while trying to solve a problem for his estate planning clients.

After launching his private trusts and estate law practice in 2008 and holding legal licenses in California, Florida, and Minnesota, Steve spent years helping families preserve legacies through traditional legal strategies. But he kept encountering the same frustration: even the most sophisticated estate plans had a missing piece. Families needed a financial tool that provided guaranteed growth, tax advantages, asset protection, permanent liquidity, and death benefit leverage, all in one place.

Traditional estate planning documents couldn't deliver that. But properly designed whole life insurance could.

Not the commission-maximizing policies most agents were selling, but cash value-optimized policies structured the way banks and wealthy families had been using them for over a century. The problem? Almost no one was teaching families how to access this strategy correctly.

In 2018, Steve co-founded Insurance & Estate Strategies LLC with one mission: create the most comprehensive arsenal of educational resources on the web and assemble a team of specialists who could help families implement this strategy without the conflicts of interest that plague the traditional insurance industry.

Today, Insurance & Estate Strategies educates families on strategies institutions have used for decades. Steve has been recognized by Penn Mutual as a top rising star and Century Club award recipient (2021), and has been featured in publications including ThinkAdvisor.

Most importantly, Steve practices what he teaches. He implements this strategy in his own financial life, running cash flow through properly designed whole life infrastructure while investing aggressively in growth assets. He's sharing a system he uses personally.

Steve's mission: Bridge the gap between what institutions know about permanent cash value life insurance and what individuals are told by conventional financial advisors.

Jason Kenyon, Esq.

CEO and Co-Founder, Insurance and Estate Strategies LLC

Jason Kenyon's path to co-founding Insurance & Estate Strategies started with a question that wouldn't go away: Why are institutions doing the opposite of what they tell retail investors to do?

After earning his Juris Doctorate in 2009 and admission to the California Bar, Jason built his career in estate planning and wealth protection. But the more he worked with families, the more frustrated he became with conventional financial advice that served Wall Street's interests more than clients' interests.

The breaking point came when Jason discovered that banks held over \$200 billion in Bank-Owned Life Insurance (BOLI)—the same asset class financial advisors were telling families to avoid. Fortune 500 corporations were structuring billions in Corporate-Owned Life Insurance (COLI). The Rockefeller family had built generational wealth around permanent cash value life insurance for over a century.

Yet retail investors were being told to "buy term and invest the difference."

The disconnect was impossible to ignore.

Jason founded TermLife2Go, a successful direct-to-consumer life insurance platform that helped thousands of families secure coverage. But even there, he kept seeing the disconnect: families were being steered toward term insurance and managed investments while institutions used completely different strategies for themselves.

In 2018, he partnered with Steve Gibbs to co-found Insurance & Estate Strategies LLC—an educational company that teaches families how institutions actually structure capital.

With a Master's Degree in Business Leadership combining legal expertise with business acumen, Jason leads I&E's innovative planning strategies, educational content development, and technological advancements.

Jason's focus: Expose the structural limitations of conventional planning and teach families to think like banks, corporations, and wealthy families actually think—not how they're told to think.

Like Steve, Jason implements this strategy in his own financial life. He's not teaching theory from a distance—he's documenting a proven system he uses personally and has witnessed transform families' financial trajectories.

Together, Steve and Jason wrote *Kingdom Money* as estate planning attorneys who've seen what actually happens when families try to transfer wealth using tools that weren't designed for generational impact.

