The Anti-Bank Starter Guide

How to Stop Lending Money to Banks and Start Acting Like One.

insurance
andestates.com

You Are Financing Your Bank’s Empire - Stop It!

Think about the **money sitting in your savings account** right now. You think it’s **"safe."** It’s not. It’s actually working overtime - for the bank.

You deposit your cash. ***They lend*** it out for mortgages, car loans, and credit cards at 7%, 12%, or ***even over 20%***.

What do they give you back? A measly 0.5% (if you’re lucky).

They are getting rich on ***your*** capital.

It’s time to cut out the middleman.

They ***play*** with your money. They ***keep*** the profit.

You take all the risk.

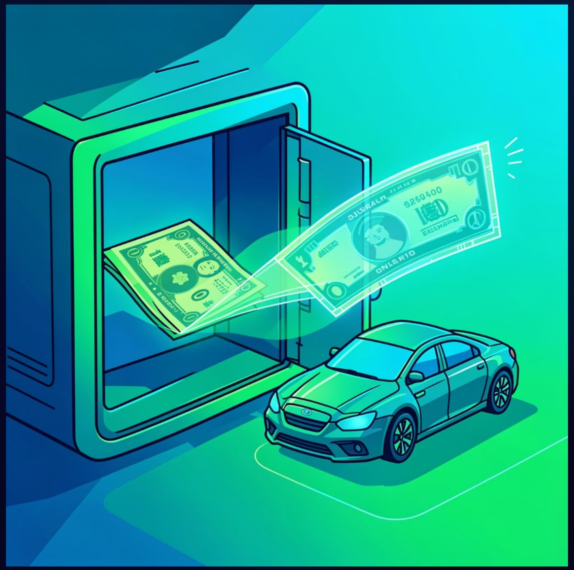
The bank isn’t a storage locker for your money. It’s a casino where they gamble with your chips and keep the winnings.

The Secret of The Ultimate Asset

The Old Way: One and Done

When you ***spend a dollar***,
it's ***gone forever***.
You ***gave away*** your ability
to earn interest on that dollar
for the rest of your life.

The Anti-Bank Way: The Dollar That Never Dies



But ***wealthy families***
(like the Rockefellers)
don't spend their capital.
They leverage it.

Imagine if you could spend your dollars to ***buy a car*** or ***invest in real estate***... but those ***same dollars*** stayed in your account, ***earning 5% compound growth*** as if you never touched it.

This is called Uninterrupted Compounding. It's how you make money in ***two places at once***.

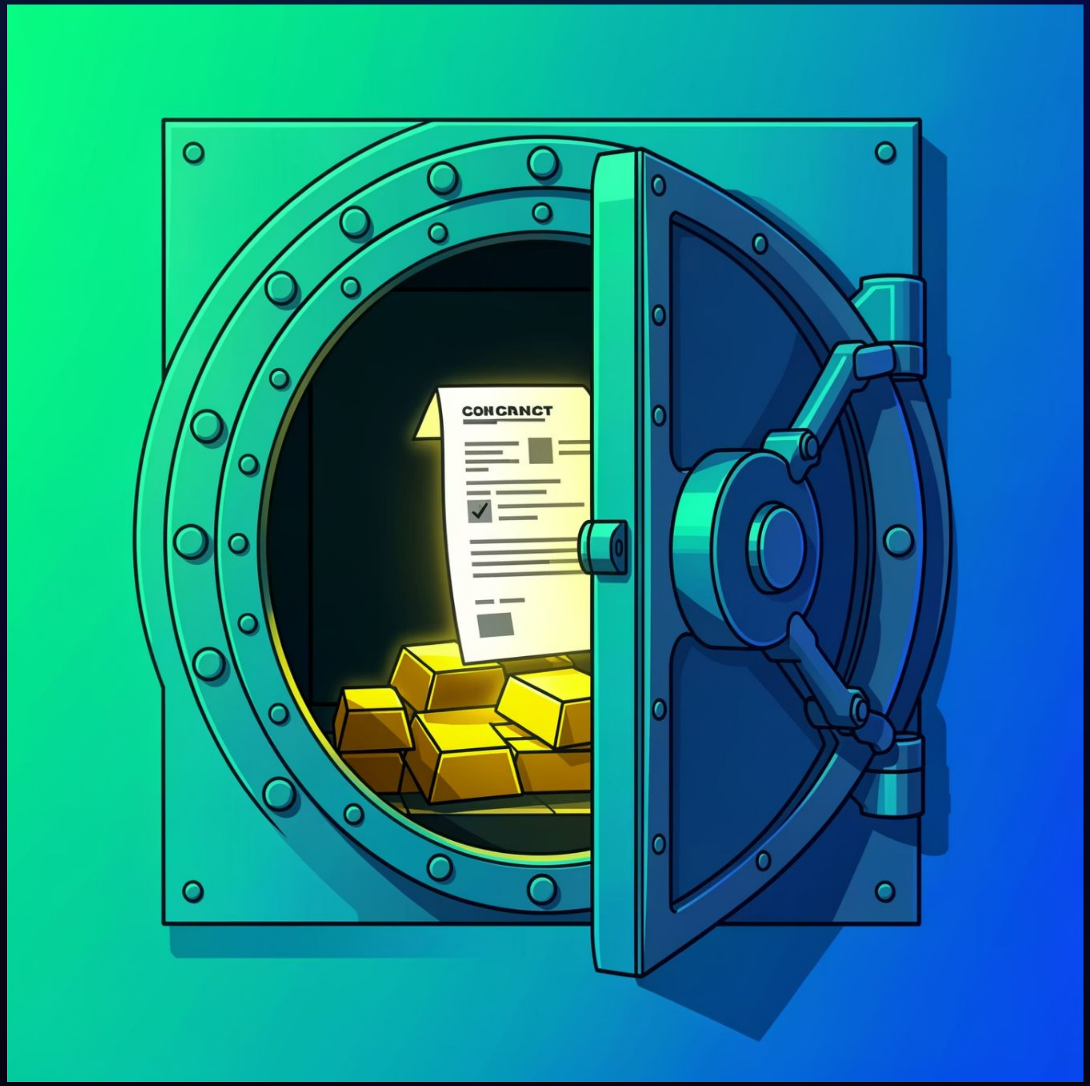
You don't have to choose between "saving" and "investing." You can do both with the same dollar - every time.

It’s Not Insurance. It’s a Private Vault.

The tool we use is **Dividend-Paying Whole Life Insurance.**

Before you roll your eyes - this isn’t the policy your high-school alum tries to sell you. ***This isn’t*** for when you die. ***This is*** for while you’re alive.

We use a ***specific design*** from top-tier Mutual Companies (owned by you, not shareholders).



The 3 Promises:

Guaranteed Growth: Your account value can never go down. Ever.

Liquid Cash: You can access your money in days, no questions asked.

Tax-Free Access: When done right, Uncle Sam doesn't touch your loans.

Banks hold billions in these assets. If it’s good enough for Wells Fargo’s reserves, it's good enough for yours!

The 90/10 Secret (It's Why Most Agents Hate Us)

The Standard Policy

(Takes 15 years to break even)

Most insurance agents sell you a "***50/50***" policy. Half your money goes to the death benefit (and their bloated commission), and you have zero cash for years.

The Anti-Bank Design

(Liquid Cash Immediately)

We do the opposite. We structure policies for ***Maximum Cash Value.*** We aim for a ***90/10*** split. We minimize the death benefit commission so you have up to ***90% of your money*** available to use ***almost immediately***.

We take a pay cut so ***you get a better bank***.

If an agent shows you a policy with $0 cash value in Year 1, **run**. They built it for their wallet, not yours.

Be The Banker, Not The Borrower.

This is about ***taking control*** of your financial future.

Let's say you want to ***buy a rental property***:

The Old Way: You ***withdraw $50k*** cash. That ***money stops earning*** interest for you forever.

The Anti-Bank Way: You ***borrow $50k*** against your policy. Your ***policy still pays you dividends*** on the full amount (as if the money never left).

Your tenant pays off the loan. ***You keep the house.*** You keep the ***policy growth***.

This is called the ***Velocity of Money***. Keep your money moving, but ***keep it earning*** for you and your family - ***forever***.

You can finance your own life (cars, business, debt) and ***recapture the interest*** you used to pay to strangers.

Where Are You on the Timeline?

Waking Up
The Anti-Bank Starter Guide

Deep Dive
Self-Banking Blueprint

Masterclass
10-Module video training

Getting Serious
The Ultimate Asset

Book Your Fit Call
Build your custom 90/10 policy

You've just taken the Red Pill. ***You know the banking system is rigged***.

Now you need the manual on how to ***build your own***.

This guide was just the appetizer. The main course is ***The Self-Banking Blueprint***.

This isn't a product you buy; it's ***a system we can help you build***. All you need to do is **book a call**.

Don't DIY Your Banking System.

Setting this up wrong (like triggering a "MEC") can ruin the tax benefits. You need an architect who cares about you.

We are not just fully-licensed “insurance agents”.

We are Estate Planning Attorneys and Wealth Strategists who have helped thousands of families build a better legacy.

Ready to see what a 90/10 policy looks like with your numbers?

Get The Self Banking Blueprint

See Your Numbers

Disclaimer: Guarantees and dividends are not guaranteed and are subject to the claims-paying ability of the issuing insurance company.

Tax laws are always subject to change.

insuranceandestates.com