

The Ultimate Asset®

By Jason Kenyon, Esq and Steve Gibbs, JD, AEP®

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ABOUT THE AUTHORS

Jason Kenyon, Esq. Co-Founder, Insurance & Estate Strategies LLC

Jason Kenyon is an estate planning attorney who spent years watching families implement sophisticated legal strategies that were structurally sound at the legal layer and completely exposed at the financial layer. The planning was right. The infrastructure underneath it wasn't. The capital that was supposed to transfer generational wealth was sitting in vehicles designed for single-generation consumption, subject to forced liquidation, taxable to heirs at the worst possible moment, and dependent on markets cooperating with a timeline no one controls.

Before co-founding Insurance & Estate Strategies, Jason built and successfully exited a seven-figure digital platform — proof that the principles he teaches are ones he has lived. Volume-Based Banking is his proprietary methodology. The Ultimate Asset® is his trademark. Both exist because Jason refused to accept that the tools available to institutions were unavailable to families — and spent years building the framework that closes that gap.

Jason implements this strategy in his own financial life. What this book describes is what he runs personally.

Steve Gibbs, JD, AEP® Co-Founder, Insurance & Estate Strategies LLC

Steve Gibbs is an estate planning attorney who spent years watching sophisticated legal strategies fail families at the financial layer. The wills were sound. The trusts were properly drafted. The transfer documents were airtight. And then the underlying capital infrastructure wasn't there — because nobody had built it.

That gap led Steve to co-found Insurance & Estate Strategies in 2018 with a single mission: build the most comprehensive educational resource on the web for families who want to implement what institutions have known for over a century. The legal architecture and the financial infrastructure belong together. You cannot build a generational transfer plan on a foundation that depletes in one lifetime.

Steve holds the Accredited Estate Planner® designation — one of the most rigorous credentials in the estate planning field. Penn Mutual recognized him as a top rising star and Century Club award recipient. ThinkAdvisor has featured his work. He brings the legal perspective to every client relationship: not just how to build the system, but how to protect it, structure it for transfer, and ensure it survives across generations.

Steve implements this strategy in his own financial life. This is not a system he teaches from a distance — it is one he runs personally.

Insurance & Estate Strategies LLC has earned a [5.0 rating on Trustpilot](#) with 285+ verified reviews. Our team has designed and supported thousands of policies across the country as independent brokers — not captive agents — with access to every major mutual carrier.

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INTRODUCTION: Nash's Unfinished Conclusion

Nelson Nash said one sentence that contains everything.

"We're not talking about rate of return. We're talking about volume. Better to earn 5% on \$100,000 than 10% on \$10,000."

He didn't just say it. He proved it. At the time of his death, Nash owned 34 life insurance policies — not because he loved insurance, but because he understood that volume was the engine, and the only way to run volume through infrastructure you control is to build more of it.

The entire IBC industry quoted that sentence and ignored the conclusion.

What followed instead is what you've probably seen: practitioners teaching you to finance your next car through your policy. Recapture the cost of a vacation. Run your mortgage payment through the system. These aren't wrong tactics. They are transactions dressed up as philosophy — and they stop exactly where Nash was pointing when he built his thirty-fourth policy.

Nash wasn't recapturing car payments. He was building infrastructure.

That distinction — **transaction versus infrastructure** — is the entire distance between what the IBC space teaches and what Volume-Based Banking is. It is also the distance between a useful financing trick and a generational wealth operating system.

The Question Nash Left Open

Nash proved the vehicle. He proved the principle. What he never built was the methodology that made his own conclusion replicable for everyone else.

Consider what \$3 million means in this context. If you earn \$100,000 annually for 30 years, that is the total volume of money that flows through your financial life. Not your net worth. Not your savings. Your cash flow — every dollar that arrives in your hands over a working lifetime.

What percentage of that \$3 million is building your infrastructure versus someone else's?

For most people, the answer is close to zero. The money arrives, passes through checking accounts earning nothing, and departs. The opportunity cost of that idle transit — compounded over 30 years — is not a rounding error. It is the wealth gap between families who build generational infrastructure and families that start over with every generation.

Nash saw this. He solved it for himself. Volume-Based Banking is the methodology that makes it solvable for you.

What This Book Is

This is not more education about the concept.

If you want the foundational mechanics of whole life insurance, the [Self-Banking Blueprint](#) covers that in full. If you want the estate planning and legacy structures, [The Generational Transfer](#) is the resource.

This book is the operating manual for Nash's conclusion — the proprietary framework that takes his insight to its logical end. It covers the specific criteria that define The Ultimate Asset® and why most whole life policies on the market don't qualify. It covers the Volume-Based Banking methodology, the deployment strategies, the psychology of operating from capital control rather than capital dependency, and the institutional proof that the most sophisticated capital allocators on earth have been doing exactly this for over a century while telling everyone else to do something different.

One thing worth stating before the first chapter begins: this is not passive investing. Index funds are passive — contribute, wait, receive a number. The Ultimate Asset® requires an operator. The loans don't deploy themselves. The cycle doesn't compound without someone making deliberate decisions about capital flow, deployment timing, and repayment. You are not a passenger in this system. You are the banker running it.

Nash understood this. He didn't teach from a distance. He ran 34 policies because the reward is proportional to the intentionality — and he knew it.

What You'll Have When You're Done

By the time you finish Chapter 1 you will have a definition of The Ultimate Asset® precise enough to evaluate any policy against it.

By the time you finish Chapter 2 you will understand why Volume-Based Banking is a genuine evolution beyond what Nash built — and why the question it asks is fundamentally different from anything else in this space.

By the time you finish Chapter 3 you will have seen the system operating in real estate deployments with real numbers.

By the time you finish Chapter 4 you will understand the psychological shift that actually drives long-term results — the internal change that spreadsheets don't capture.

By the time you finish Chapter 5 you will have the institutional proof and a clear-eyed understanding of why conventional advice points in the opposite direction from what the most sophisticated capital allocators on earth actually do.

By the time you finish Chapter 6 you will have everything you need to take the next step.

That's what this book exists to deliver. Let's finish what Nash started.**Steve Gibbs, Esq. & Jason Kenyon, Esq.**

CHAPTER 1: What Is The Ultimate Asset®?

The Ultimate Asset® is not a product. It is not a policy type. It is not a synonym for whole life insurance. It is not infinite banking with better branding.

It is a specific operational system with specific criteria that must all be present simultaneously. Most whole life policies don't qualify. In fact, the vast majority sold in America today don't come close. Understanding precisely what does qualify — and what doesn't — is the foundation everything else builds on.

Three things must be true simultaneously. Remove any one of them and you don't have The Ultimate Asset®. You have something less.

1.1 The Three Criteria

Criterion One: Properly Designed

This means an 80/20 or 90/10 structure — 80 to 90 percent of premium directed to [Paid-Up Additions](#), 10 to 20 percent to the base policy. Cash value optimized from day one. Break-even in 3 to 5 years rather than the 10 to 15 years typical of traditionally structured policies.

Most policies sold today are designed for maximum death benefit and maximum agent commission. That is not a conspiracy theory — it is economics. The incentive structure of the industry rewards benefit maximization, not cash value optimization. The result is policies that look impressive on paper and perform poorly as banking infrastructure.

Without proper design, the policy is just expensive insurance. There is no banking system. There is no leverage point.

What to ask your advisor: "What percentage of premium goes to Paid-Up Additions on the policies you design?" If the answer isn't 80 to 90 percent, you are building the wrong foundation.

Criterion Two: Actively Operated

A policy sitting dormant — accumulating cash value, untouched, year after year — is not The Ultimate Asset®. It is a savings account with a death benefit.

Active operation means capital is continuously cycling through the system: funded, borrowed, deployed, repaid, redeployed. The policy is living financial infrastructure, not a warehouse for idle money. The difference between a properly designed policy that sits dormant and one that is actively operated is not incremental — it is the difference between an expensive

savings account and a banking system. Same vehicle. Completely different outcome depending on whether there is an intentional operator behind the wheel.

The reward is directly proportional to the work. Most people who own whole life policies never activate them fully. The ones who do build something the passive investors never get close to.

Criterion Three: Deployed into Cash-Flowing Assets

The policy is not the destination. It is the infrastructure beneath your investment strategy. Borrowed funds need to go somewhere productive — real estate, business, strategic acquisitions, or other vehicles that generate returns.

Money that cycles through the policy but never works outside of it captures only part of the advantage. The complete system uses the policy as a launchpad: capital grows inside, gets borrowed out, generates returns on the outside, comes back in. The loop creates velocity. Velocity creates scale. Chapter 3 shows this in motion with real numbers.

1.2 The Distinction That Changes Everything

Without Volume-Based Banking, whole life insurance is just diversification with a death benefit. Useful. Not transformative.

With VBB, it becomes the operating system for your entire financial life — the chassis beneath every investment you make, the foundation that earns while you wait, deploys when you're ready, and compounds regardless of what markets do.

We are not defending whole life insurance as traditionally sold. The debate about whether whole life beats term, whether the internal rate of return competes with the S&P, whether the fees are justified — that debate is irrelevant to what we are doing here. We are using properly designed whole life insurance as banking infrastructure. The question isn't "is this a good investment?" The question is "is this a superior banking chassis for deploying capital?" Those are completely different questions with completely different answers.

1.3 Why It's Called The Ultimate Asset®

Every financial product gets evaluated on a spreadsheet. Rate of return. IRR. Net present value. Tax-equivalent yield. The entire financial services industry runs on the assumption that if you can't quantify it, it doesn't count.

That assumption breaks here. The Ultimate Asset® earns its name not because of any single measurable return, but because it stacks advantages that cannot be reduced to numbers — and

when those advantages operate together through Volume-Based Banking, the total value exceeds anything a spreadsheet can capture.

Asset Protection

In most states, your cash value is invisible to creditors. A judgment creditor can freeze your bank accounts, attach your brokerage holdings, force liquidation of investment properties, and garnish your income. In states like Florida and Texas, they cannot touch your policy's cash value.

What is that worth? Ask the real estate investor who got sued for seven figures and negotiated from strength because his capital was protected while everything else was exposed. You cannot run an IRR on not losing everything. But everyone who has it makes different decisions than everyone who doesn't. For a complete state-by-state breakdown, see our [Life Insurance Creditor Protection by State](#) guide.

Volume Capture

Most financial advice optimizes the 10 to 15 percent of your income that becomes investable surplus. It ignores the other 85 to 90 percent — the cash flow that sits in checking accounts earning nothing between paychecks and bills.

The Ultimate Asset® captures efficiency on all of it. Every dollar that routes through your policy infrastructure earns 5 to 6 percent tax-advantaged instead of zero. Over 30 years on \$3 million in lifetime cash flow, that difference compounds into hundreds of thousands of dollars in captured wealth — before you account for tax advantages, before death benefit leverage, before anything you earn on deployed capital. But the real value isn't the math. It's the systemic shift. When all your cash flow runs through infrastructure that grows, every financial decision you make downstream improves.

Uninterrupted Compounding

When you borrow against your cash value, your full balance continues earning dividends as if you never took the loan. Your money works in two places simultaneously — inside the policy compounding at 5 to 6 percent, and outside generating returns wherever you deployed it.

You can model the spread. What you cannot model is the optionality this creates — the rental property acquired in 48 hours because capital was available while your competitor waited six weeks for bank approval. The market correction you bought into while everyone else was paralyzed. The supplier discount captured because you could pay immediately. For a deeper explanation of how policy loans interact with cash value growth, see [Direct Recognition vs. Non-Direct Recognition](#) and [Borrowing Against Life Insurance: Pros and Cons](#).

Control

Every conventional financial vehicle requires you to ask permission to use your own money. Access your 401(k) early — penalty. Borrow against your Roth — consequences. Tap your home equity — bank approval, credit check, six-week timeline. Sell investments for capital — taxable event, market timing risk, reduced position.

With The Ultimate Asset® operated through VBB, you approve yourself. Capital available in 24 to 72 hours. No credit check. No income verification. No forced repayment schedule. No credit bureau reporting. You deploy when the opportunity is right, not when an institution decides you're worthy.

You cannot put a dollar figure on sovereignty. But everyone who has it makes different decisions than everyone who doesn't — faster decisions, made from abundance rather than scarcity. For a comparison of access restrictions across financial vehicles, see [Alternatives to 401\(k\)](#), [Whole Life vs. Roth IRA](#), and [Rich Man's Roth](#).

Death Benefit Leverage

On day one of a properly designed policy, \$25,000 in annual premium creates \$400,000 or more in immediate death benefit. No other asset class creates that kind of leverage from the first dollar. Put \$25,000 into an index fund and your family has \$25,000 if you die tomorrow. Put \$25,000 into The Ultimate Asset® and your family has \$400,000 or more — immediately, income-tax-free, outside of probate.

And unlike term insurance, which expires when you're statistically most likely to die, that death benefit is permanent. It grows as your cash value grows. By year 20 it might be \$1.2 million or more. By year 30, \$2 million or more. That permanence gives you permission to live differently — to spend more aggressively in retirement, take calculated business risks, deploy capital into asymmetric opportunities — because the downside to your family is already covered regardless of what happens to the venture. For more on how death benefit interacts with cash value at different life stages, see [Cash Value of Whole Life Insurance at Death](#) and [Whole Life Insurance for Retirement](#).

The Stack

Any one of these advantages justifies the strategy on its own. Asset protection alone justifies it for anyone with lawsuit exposure. Volume capture alone justifies it for anyone running substantial cash flow. Uninterrupted compounding alone justifies it for anyone deploying capital into investments. Control alone justifies it for anyone tired of asking permission. Death benefit leverage alone justifies it for anyone who wants their family protected from day one.

But The Ultimate Asset® is not any one of these. It is all of them, operating simultaneously, through the VBB cycle, compounding on each other over decades. The asset protection enables aggressive deployment because your foundation can't be seized. The volume capture creates more capital to deploy. The uninterrupted compounding means deployed capital doesn't reduce your base. The control means you deploy when opportunity appears. The death benefit means your family is covered regardless of what risks you take on the upside.

Remove any one and the system still works. Stack all five and the system becomes something no other financial vehicle in existence can replicate. Not because it beats the market on a spreadsheet. Because the critics measuring rate of return are measuring the wrong thing entirely.

1.4 What The Ultimate Asset® Is Not

Clarity requires the negative definition. Each of the following may involve whole life insurance. None of them is The Ultimate Asset®.

- **Traditional whole life designed for death benefit maximization.** You have insurance. It will not function as a banking system.
- **Properly designed whole life sitting dormant.** You have savings with a death benefit. The cycling mechanism is absent. This is the most common failure mode and the most preventable one.
- **A policy used once for a single loan, then left alone.** A tool used once is not infrastructure.
- **IUL, VUL, or universal life products.** Different vehicles with fundamentally different risk profiles. For VBB purposes, they are not the right foundation. See [Whole Life vs. Universal Life](#).
- **Any policy not structured for cash value optimization.** Wrong design means wrong foundation. It doesn't matter how intentionally you operate a misaligned policy — the math works against you from year one. See the [Whole Life Insurance Cash Value Chart](#) to understand what proper accumulation should look like over time.

The industry sells policies constantly. Most of them are not this. Many advisors genuinely don't know the difference. Your job — and the reason this chapter exists — is to know the difference before you sit down with any of them. Chapter 6 gives you three specific questions that separate specialists from salespeople.

Further Reading

[Volume-Based Banking: The Complete Guide](#)

[Overfunded Life Insurance Explained](#)

[Paid-Up Additions: The Key to High Cash Value Design](#)

[Is Life Insurance an Asset?](#)

[Whole Life Insurance Cash Value Chart by Age](#)

[Borrowing Against Life Insurance: Pros and Cons](#)

[Whole Life vs. Universal Life](#)

[Top 10 Best Dividend-Paying Whole Life Insurance Companies](#)

[Using Life Insurance to Buy Real Estate](#) | [Using Life Insurance to Buy a Business](#)

[Mutual vs. Stock Insurance Companies](#)

CHAPTER 2: Volume-Based Banking — The Complete Operating System

Most people who find us took one of three paths to get here.

They followed Dave Ramsey and got debt-free. Then they stood at Baby Step 7 — "build wealth and give" — and realized nobody told them how. The discipline was real. The tools for what comes next were missing.

Or they read Nelson Nash. They understood the vehicle — whole life insurance as a personal banking system, recapturing the financing function, becoming your own banker. They got it intellectually. But the policy sat there. Or it wasn't designed right. Or they borrowed once, repaid it, and wondered why the results felt incremental.

Or they absorbed Robert Kiyosaki. They wanted assets — real estate, cash flow, financial independence. They deployed capital aggressively. And then 2008 happened. Or a deal went sideways. Or the bank called the loan. Without a guaranteed foundation underneath the strategy, one bad cycle threatened everything they'd built.

Three paths. Three real insights. Three ceilings.

Volume-Based Banking is what happens when all three converge.

2.1 What Each Got Right — And Where They Stopped

Ramsey got the foundation right. Get out of debt. Build margin. Stop bleeding interest to banks. His system works for what it's designed to do — and what it's designed to do is defense. Eliminate the outflow. Stop the hemorrhage. Create the discipline that makes everything else possible.

The problem is what comes after. Ramsey's answer to wealth building is the stock market — 401(k)s, mutual funds, compound interest over 30 years. He got you out of one system and walked you straight into another. Out of debt slavery and into volatility slavery. Different master. Same dependency. You're still a customer. You still need permission. The discipline Ramsey built in you deserves better infrastructure than that. See [Dave Ramsey on Whole Life Insurance](#) for a full breakdown of where his advice serves you and where it doesn't.

Nash got the vehicle right. His insight was simple and revolutionary: the banking function exists in every financial life whether you recognize it or not. Every purchase is financed. You either pay interest to someone else or forfeit the interest you could have earned. The question is who captures it. His answer was properly designed whole life insurance as your personal banking system — fund the policy, borrow against cash value, deploy, repay, repeat.

Nash proved the vehicle. He lived it with 34 policies. What he left incomplete was the methodology for scaling what he proved. As we established in the Introduction, he pointed at the conclusion. Volume-Based Banking is the system that reaches it. See [Nelson Nash and the Origins of IBC](#) for more on his foundational work.

Kiyosaki got the objective right. Build assets. Generate cash flow. Stop trading time for money. The instinct is exactly right. The vulnerability is the foundation. His strategy works brilliantly when assets perform and financing holds. It unravels when leverage meets a downturn without guaranteed infrastructure underneath it. 2008 was the mass demonstration — overleveraged positions, bank-dependent financing, no guaranteed floor when the cycle turned. The instinct to acquire assets isn't wrong. Doing it without a guaranteed foundation underneath is the error.

2.2 The Integration Nobody Else Has Built

Here is the sentence worth sitting with:

Ramsey's discipline funds Nash's system. Nash's system finances Kiyosaki's assets. Kiyosaki's cash flow expands Nash's system.

That's not three strategies in sequence. That's one system with three inputs — each one making the others more powerful. Ramsey gives you the cash flow to fund premiums. Nash's infrastructure gives you the capital to deploy without bank dependency. Kiyosaki's assets generate the returns that expand the system. Every cycle compounds the one before it.

Most people pick one guru and plateau. They have discipline but no offense. Or they have the vehicle but no deployment strategy. Or they have the instinct but no foundation. VBB is what it looks like when all three work together — and no one else in this space has framed it that way.

2.3 The Question Nobody Is Asking

Every IBC educator, every financial entertainer, every advisor comparing whole life to the stock market is arguing about rate of return. What does this earn? What does the S&P average? What's the IRR on a properly structured policy versus an index fund held for 30 years?

That debate is real. It is also the wrong debate. Chapter 5 addresses it directly and honestly. But the more important point is this: rate of return has never been the primary driver of wealth outcomes for institutions. Volume is. And volume is the question VBB asks that nobody else in this space is asking.

You already know the number — \$3 million in lifetime cash flow on a \$100,000 income over 30 years. Not your net worth. Not your savings rate. The total volume of money that arrives in your hands over a working lifetime. What percentage of that \$3 million is building your infrastructure versus someone else's?

The average American lets that flow pass through checking accounts earning nothing and a 401(k) controlled by a plan administrator with a penalty for early access. The money arrives, does nothing productive while it waits, and departs. Over 30 years, the opportunity cost of that idle transit is not a rounding error. It is a significant portion of the wealth gap between families who build generational infrastructure and families that start over with every generation.

VBB asks a fundamentally different question: **how much of your lifetime cash flow can you route through infrastructure you control, at guaranteed rates, before it deploys anywhere else?** That is not a rate-of-return question. It is a volume question. And it is the question that actually determines wealth outcomes.

2.4 Velocity and Value Creation

Volume is the foundation. But once you have volume flowing through your system, two things become possible that no conventional financial structure can replicate.

Velocity is what happens when your capital works in two places simultaneously. When you borrow against your policy, the insurance company loans you their money using your death benefit as collateral. Your cash value — the full balance — continues earning guaranteed interest and dividends as if the loan never happened. Not the amount remaining after the loan. The full balance.

This is structurally impossible in conventional finance. Withdraw from a 401(k) and that balance is permanently removed from the compounding base. Pull from a brokerage account and it stops earning the moment it leaves. Use a HELOC and your equity is reduced. Every use of

capital in a conventional vehicle comes at the cost of that capital's growth. With a policy loan, there is no such trade-off. See the [Whole Life Insurance Cash Value Chart](#) to understand what that uninterrupted compounding produces over decades.

Value Creation is where your investor instincts finally get to operate from a position of strength. The guaranteed foundation changes what deployment feels like. Your infrastructure earns whether you deploy or not — so you are never a forced buyer. You don't need to feel pressured to always be in the market. You wait when valuations are extreme or the timing is wrong. You move when the opportunity aligns with your knowledge and your thesis. You deploy from strength, not desperation.

That is Kiyosaki's instinct operating with Nash's foundation underneath it, funded by Ramsey's discipline. That combination is the complete system.

2.5 The VBB Cycle

The system operates in four repeating steps. Each completed cycle creates a higher baseline for the next.

Fund the Policy. Establish a properly designed whole life policy — the 80/20 or 90/10 structure built around [Paid-Up Additions](#) that optimizes cash value from day one. A reasonable starting point is \$500 to \$2,000 per month, building toward 25 percent of gross income. The long-term vision is routing all your capital through your own system before it deploys anywhere else. Most people start well below that target and grow into it. Starting is the point.

Deploy Capital. Via policy loans — not withdrawals. Loans leave cash value intact and compounding. Withdrawals don't. Access is typically available within 24 to 72 hours. No credit check. No bank approval. No one between you and your capital. Conservative practice is to keep loan balances below 85 to 90 percent of total cash value. See [Borrowing Against Life Insurance: Pros and Cons](#) and [Direct Recognition vs. Non-Direct Recognition](#) for a full treatment of loan mechanics.

Repay the Loan. Restore borrowing capacity so the cycle repeats. Repayment timing is yours to control — systematic, lump sum, cash-flow-based, or some combination. Use returns from your deployments to service the loans. A bank sets your repayment schedule. You set your own.

Scale the System. Use profits from deployments to fund additional policies. Not only can you have multiple policies — scaling into multiple policies is exactly how VBB compounds at the portfolio level. See [Can You Have Multiple Life Insurance Policies?](#) Each completed cycle

creates more borrowing capacity, more cash value, more death benefit, more opportunity. By year 15 to 20 in a well-run system, annual cash value growth commonly exceeds annual premium contributions. The system begins to feed itself.

Nash built the vehicle and proved the principle. Volume-Based Banking is the methodology that tells you what to do with both. Chapter 3 shows the system running.

Further Reading

[Volume-Based Banking: The Complete Guide](#)

[Nelson Nash and the Origins of IBC](#)

[The Infinite Banking Concept Explained](#)

[Pros and Cons of the Infinite Banking Concept](#)

[Be Your Own Bank | Paid-Up Additions: The Key to High Cash Value Design](#)

[Borrowing Against Life Insurance: Pros and Cons](#)

[Direct Recognition vs. Non-Direct Recognition](#)

[Whole Life Insurance Cash Value Chart](#)

[Can You Have Multiple Life Insurance Policies?](#)

[401\(k\) Pros and Cons | Dave Ramsey on Whole Life Insurance](#)

[Compound Interest Growth](#)

CHAPTER 3: VBB Applied — Real Estate Deployment Strategies

This chapter reflects insights contributed by Barry Brooksby, Authorized IBC Practitioner and real estate investor with 25+ years in financial services.

Every strategy in this chapter rests on the same mechanism introduced in Chapter 2: when you deploy a policy loan, the borrowed funds go to work in the property while the cash value behind that loan keeps compounding at guaranteed rates as if you never touched it. Two assets. Two jobs. Same capital base.

The properties in these strategies are not special. The markets are not cherry-picked. The deals are not outliers. What changes in every scenario is the infrastructure the investor brought to the transaction. Same property. Different chassis. Categorically different outcome.

3.1 Two Paths to the Same Property

Every real estate investor faces the same question at acquisition: where does the capital come from?

The conventional path: save for a down payment while the money sits idle earning nothing. Apply for bank financing. Submit to credit checks, income verification, appraisal requirements, and a 30 to 45 day approval process that can collapse on the eve of closing. Close the deal. Start saving again for the next one. Hit conventional financing walls somewhere between four and ten properties when lenders decide you're overextended. Every step asks for permission.

The VBB path: capital builds continuously inside your policy whether a deal is in front of you or not. When the opportunity arrives, you deploy within 24 to 72 hours. No credit check. No approval process. No risk of the deal falling through because a bank changed its mind. Your cash value keeps compounding on the full balance while the borrowed funds go to work in the property. When the deal performs, you repay the loan, restore borrowing capacity, and deploy again.

One path begs for permission. The other operates from a position the bank cannot touch.

3.2 Strategy One: Down Payment Financing

The most direct application. Instead of pulling cash from savings and stopping its growth, you borrow against policy cash value. The cash value keeps compounding. The borrowed funds become equity in a cash-flowing property.

The numbers on a \$150,000 rental property:

Traditional approach: \$30,000 cash down plus \$4,000 closing costs. Total out of pocket: \$34,000. That \$30,000 stops earning the moment it leaves your account.

VBB approach: \$8,000 cash plus \$26,000 policy loan. Same total out of pocket. The \$30,000 cash value behind that loan keeps earning at 5 to 6 percent throughout the life of the loan. The property generates the same rent either way.

Metric	Traditional (All Cash Down)	Policy Loan (Partial Down)
Property Price	\$150,000	\$150,000
Down Payment	\$30,000 (cash)	\$8,000 cash + \$26,000 policy loan
Closing Costs	\$4,000	\$4,000
Total Out-of-Pocket	\$34,000	\$8,000
Bank Financing	\$120,000 at 7%	\$120,000 at 7%
Policy Loan	\$0	\$26,000 at 5%
Monthly Rent	\$1,200	\$1,200
Bank Payment	\$798	\$798
Policy Loan Payment	\$0	\$172
Net Monthly Cash Flow	\$402	\$230
Annual Net Cash Flow	\$4,824	\$2,760
Cash-on-Cash Return	14.2%	34.5%
Policy Cash Value Growing	\$0	\$30,000 at 5-6%
Capital Available for Next Deal	\$0	\$26,000 (after repayment)

The cash-on-cash return differential — 14.2 percent versus 34.5 percent on the same property — comes entirely from the VBB structure. Same purchase price. Same rent. Same bank financing on the remainder. The only variable is where the down payment came from and whether that capital kept working after deployment.

Capital available for the next deal: traditional approach, zero — every dollar is tied up waiting for appreciation or equity buildup. VBB approach: \$26,000 in restored borrowing capacity available within weeks of repayment. The system keeps moving.

3.3 Strategy Two: Fix-and-Flip Financing

Fix-and-flip deals live and die on financing cost. Hard money lending — the conventional short-term financing tool for flips — is expensive by design. Points at origination, high interest rates, fees that accumulate quickly on a 6 to 12 month project. Policy loans change the economics of every flip you run.

Metric	Hard Money	Policy Loan
Purchase + Rehab	\$80,000	\$80,000
Interest Rate	15%	5%
Points/Fees	3% (\$2,400)	\$0
Interest (12 months)	\$12,000	\$4,000
Total Financing Cost	\$14,400	\$4,000
Sale Price	\$120,000	\$120,000
Less Costs	-\$11,400	-\$11,400
Less Financing	-\$94,400	-\$84,000
Net Profit	\$14,200	\$24,600
Policy Growth (12 mo)	\$0	+\$4,900
Total Benefit	\$14,200	\$29,500
Advantage	—	+\$15,300

The \$15,300 advantage on a single flip is significant. Across five flips it's \$76,500. Across a decade of active flipping at two to three deals per year, the financing cost differential alone compounds into hundreds of thousands of dollars — before accounting for the policy growth that continued uninterrupted throughout every project.

That growth happened regardless of the flip's outcome. The cash value doesn't care whether the project came in on budget or the contractor ran late. It compounds on the full balance because the loan mechanism leaves it intact.

For active flippers, the system compounds quickly. Repay the loan at closing. Borrowing capacity restored within days. The next deal is ready to fund before the current one finishes paying out — a velocity simply not achievable through hard money or conventional financing, both of which require the previous project to fully resolve before the next one begins.

3.4 Strategy Three: Bridge Loans Between Properties

Real estate timelines rarely cooperate. You find the next property before the current one sells. A cash-out refinance takes 60 days and the deal closes in 30. An opportunity materializes while your equity is tied up in a property that won't be liquid for months.

Your policy is a permanent bridge loan facility you already own.

Three scenarios where this matters most:

Selling one property while buying the next. Borrow from the policy for the down payment on the new acquisition. Repay the loan when the sale closes. Total cost: policy loan interest for the overlap period, typically a few months. Total friction: none.

Waiting on a cash-out refinance. The refinance is approved and in process but won't fund for 45 days. The deal closes in two weeks. Borrow from the policy to move now. Repay from the refinance proceeds when they arrive.

Accessing equity without triggering a banking event. A HELOC requires application, approval, and often reduces your credit availability in ways that affect other financing. A policy loan affects none of that. It doesn't appear on a credit report. It doesn't trigger bank scrutiny. Your borrowing relationship with conventional lenders remains completely intact. See [Life Insurance Collateral Assignment](#) for more on how policies interact with conventional financing structures.

A 42-year-old investor with \$120,000 in policy cash value needed \$50,000 for a fourplex down payment while waiting on a cash-out refinance on an existing property. The policy loan bridged the gap for six months. Interest cost: approximately \$1,375. The equivalent conventional bridge loan would have cost \$3,500 or more and required a qualification process that might not have cleared in time. He closed the fourplex. The refinance funded. The loan was repaid. Borrowing capacity restored. The policy never missed a dividend.

3.5 Strategy Four: BRRRR Integration

Buy, Rehab, Rent, Refinance, Repeat. The BRRRR method is one of the most powerful portfolio-building strategies in residential real estate — and it operates on the same principle as VBB. Deploy capital, force appreciation, extract equity, redeploy. The cycle compounds.

The problem with BRRRR using conventional financing is cost and friction at every step. Hard money for the acquisition and rehab. Qualification delays. Seasoning requirements before

refinancing. By the time the refinance closes, months have passed and the investor has been carrying expensive interim financing the entire time.

Policy loans remove that friction entirely.

Borrow from the policy for purchase and rehab. The acquisition closes quickly — no hard money lender to satisfy, no points, no approval process. Complete the rehab. Place a tenant. During the seasoning period your policy cash value has been compounding uninterrupted on the full balance. When the refinance closes, use the proceeds to repay the policy loan. Borrowing capacity restored immediately. The next deal funded within weeks.

A 39-year-old investor ran this cycle five times over three years using the same \$80,000 recycled through his policy. End result: five properties worth \$650,000 combined, \$175,000 in equity, \$1,800 per month in net cash flow, and policy cash value grown to \$140,000. Total new capital deployed beyond the initial \$80,000: effectively zero. The same capital made five complete trips through the cycle.

That is capital velocity at full expression — not a higher return on a single deal, but the same capital deployed, recovered, and redeployed five times in three years, each cycle building equity and cash flow that the previous cycle made possible.

3.6 Strategy Five: 100% Equity Purchase

Some investors prefer to own properties free and clear — no mortgage, no bank relationship, complete control. The conventional path is straightforward: save enough cash, buy the property outright. The limitation is that \$100,000 in cash deployed to a property is \$100,000 that stopped compounding the moment it left your account.

The policy loan alternative achieves the same ownership structure while keeping the capital working.

Borrow \$100,000 against policy cash value. Purchase the property outright. The \$100,000 cash value behind the loan continues earning at 5 to 6 percent throughout the loan period. The property generates rent with no mortgage payment reducing cash flow. You own the property free and clear. Your capital continues growing inside the policy simultaneously.

Metric	Cash Purchase	Policy Loan Purchase
Purchase Price	\$100,000	\$100,000
Duration	30 years	30 years
Monthly Rent	\$1,000	\$1,000
Loan Payment	\$0	\$536 (policy loan)
Net Monthly Cash Flow	\$1,000	\$464
Total Cash Flow (30 yrs)	\$360,000	\$167,040
Property Value (3% appreciation)	\$242,726	\$242,726
Policy Cash Value Growth	\$0	\$332,194
Original Capital	-\$100,000	-\$100,000
Total Wealth Created	\$502,726	\$741,960
Advantage	—	+\$239,234

The \$239,234 advantage over 30 years doesn't come from a better property or a better market. It comes entirely from the dual deployment mechanism — cash value compounding uninterrupted for 30 years while the property also appreciated and generated rent. Two assets growing from the same capital base for three decades. The principle scales: a \$300,000 property purchased this way, with a correspondingly larger cash value base, produces a proportionally larger advantage.

3.7 Strategy Six: Portfolio Building

The preceding strategies show VBB at the individual deal level. This section shows what it produces at the portfolio level over a decade of systematic implementation.

A 35-year-old investor built a ten-property portfolio over ten years using policy infrastructure as the primary capital source.

Years 1–3: First policy at \$1,500 per month. Cash value built to \$55,000. First duplex acquired. Rental income began supplementing premium funding.

Years 4–5: Second policy added. Combined cash value reached \$110,000. Two additional properties acquired. Cash flow from the portfolio began materially accelerating premium capacity.

Years 6–7: Third policy added. Combined cash value \$195,000. Three more properties acquired. The system was now largely self-funding — rental income covering premiums and then some.

Years 8–10: Combined cash value \$340,000. Final four properties acquired. Portfolio complete.

End state at year ten: ten properties, \$1.85 million in portfolio value, \$625,000 in equity, \$5,200 per month in net cash flow, \$340,000 in policy cash values, \$1.2 million in combined death benefit. Capital deployed from personal savings beyond initial premiums: effectively zero. Every acquisition after the first was funded by policy loans repaid from rental cash flow and refinancing proceeds.

The system built the portfolio. The portfolio fed the system. Each cycle made the next one possible.

3.8 Four Principles Running Through Every Strategy

These aren't new concepts — they're the mechanics from Chapters 1 and 2 expressed in real estate numbers. Worth naming explicitly so you recognize them in your own deals.

Volume beats rate. It is not about maximizing return on a single property. It is about maximizing total capital deployed across your entire system over decades. Build the volume first.

Velocity compounds wealth. The faster you deploy, recover, and redeploy capital, the more wealth you create in a given period. Policy loans enable a velocity conventional financing cannot match because they reset immediately upon repayment — no applications, no approval delays, no seasoning requirements.

Money in two places. Cash value compounding uninterrupted while borrowed funds work in properties. This dual deployment is structurally impossible with conventional banking. It is the mechanism behind the mathematical advantage in every strategy in this chapter.

Control enables opportunity. When you can deploy without bank approval, you move faster than competitors. You close deals others can't. You bridge gaps others can't bridge. You wait for the right deal because your capital is earning while you wait.

Further Reading

[Using Life Insurance to Buy Real Estate](#)

[Using Life Insurance to Pay Off Your Mortgage](#)

[Using Life Insurance to Pay Off Debt](#)

[Using Life Insurance to Buy a Business](#)

[Borrowing Against Life Insurance: Pros and Cons](#)

[Life Insurance Collateral Assignment](#)

[Whole Life Insurance Illustration Guide](#)

[Limited Pay Life Insurance](#)

[Can You Have Multiple Life Insurance Policies?](#)

[Infinite Banking Software and Calculators](#)

CHAPTER 4: The Psychology of Control

Everything in the previous three chapters is mechanical. Policy design. Loan mechanics. Deployment strategies. The numbers are real and they matter.

But numbers alone don't explain why the people who implement this system describe it the way they do — not in financial terms, but in terms of how they feel when they wake up in the morning. There is a psychological dimension to VBB that the spreadsheets don't capture. Because for most people, the internal shift is what actually drives implementation. You can understand the mechanics completely and still not move. What moves people is conviction.

4.1 The Permission Slip Problem

The conventional financial system is built around the premise that individuals cannot be trusted to make their own capital allocation decisions — that guardrails, penalties, and gatekeepers are necessary to protect people from themselves. Every vehicle reflects that premise. The result, over decades of operation inside that system, is a subtle but profound psychological effect: learned helplessness. You stop thinking of yourself as a capital allocator. You become a customer. You wait for permission. You defer to whoever holds the keys.

VBB breaks that pattern at the structural level. No administrator gatekeeping your access. No IRS penalty for using your own money. No bank approval determining whether your opportunity gets funded. No market condition forcing you to sell something you'd rather hold. You call the insurance company. The funds arrive within days. The decision was yours from the moment you built the system.

That is not a small thing. For people who have spent decades operating inside permission-based financial structures, the first time they deploy a policy loan and realize no one had to approve it — that moment lands differently than any illustration ever could.

4.2 What Changes When the Foundation Is Guaranteed

Most financial anxiety traces back to a single source: uncertainty about whether the foundation will hold.

Will the market recover before I need the money? Will I still have a job when the mortgage comes due? Can I afford to leave a situation that isn't working? Can I take the opportunity in front of me or is my capital tied up somewhere I can't reach it?

These are not irrational fears. They are the predictable psychological consequences of building your financial life on a foundation that moves. When the base is uncertain, every decision above it carries that uncertainty.

VBB installs a guaranteed foundation beneath everything else. The cash value is not going down. The growth rate is contractual. The death benefit is permanent. The access is unconditional. None of that depends on what the Fed decides this quarter, what happens to your industry, or whether the market cooperates with your timeline.

One client described what this felt like in practice. During the 2022 market correction, while the people around him were checking portfolio balances with dread and paralysis, he was deploying policy loans into rental properties at cap rates that hadn't been available in years. He wasn't smarter than anyone else in the room. He just had a foundation that didn't shake when the market did. "That's when I understood," he said, "that this wasn't about returns. It was about control."

The people who play defense — hoping nothing goes wrong, waiting for stability before they move — are not less capable. They just don't have the infrastructure that makes offense possible.

4.3 From Customer to Banker

The deepest psychological shift VBB produces is a change in identity.

Customers ask permission and hope for approval. Bankers allocate capital and measure results. These are not just different behaviors — they are different orientations toward financial life entirely. And the conventional financial system trains people to be customers from the beginning. Open an account. Follow the rules. Pay the fees. Contribute to the plan. Wait for the outcome. The entire structure is designed around your participation as a passive depositor rather than an active allocator.

VBB trains a different set of mental habits. The customer waits for favorable conditions. The banker is positioned to move regardless of conditions. The customer asks what something earns. The banker asks how much volume is flowing through the system. The customer optimizes within constraints they accept. The banker builds infrastructure that removes the constraints.

These produce concrete, measurable differences in financial outcomes over decades. The person who spent 30 years thinking like a banker — controlling capital flow, maintaining velocity, deploying from a guaranteed foundation — ends up in a categorically different financial position than the person who spent 30 years thinking like a customer, regardless of income level.

Nash saw this clearly. "Become your own banker" was not a metaphor. It was an instruction to change the fundamental orientation of your financial life. VBB operationalizes that instruction at scale.

4.4 The Compounding of Confidence

There is one more psychological dimension worth naming — the one that drives long-term adherence to the system.

The first policy loan is intellectually understood but emotionally uncertain. You know the mechanics. You've seen the numbers. But borrowing against your life insurance policy to fund a real estate purchase feels unfamiliar. You move carefully.

The loan deploys. The property performs. The loan gets repaid. The borrowing capacity restores. And somewhere in that cycle, something shifts.

The second deployment is easier. The third easier still. By the fifth or sixth cycle, you're not thinking about the mechanics anymore. You're thinking about where to deploy next. The system has become infrastructure in the truest sense — so reliable and familiar that it fades into the background while you focus on what to build on top of it.

This is the compounding of confidence. It doesn't show up in any illustration. But it is one of the most important outputs of the system because it is what sustains the behavior that produces the long-term results. People who have operated VBB for a decade don't think about whether the system works. They think about how to scale it. That psychological evolution — from uncertainty to fluency to mastery — is itself a compounding asset.

4.5 Five Years In

Ask someone who has been running this system for five years what's different and they rarely lead with numbers.

The market drops 20 percent and they don't check their balance with dread. A deal falls through and they don't panic because their capital is still working. An opportunity appears and

they move — not because they're reckless, but because they built a system that lets them move without asking anyone's permission.

What disappears after five years of operating VBB is the baseline financial anxiety that most people accept as normal. It disappears because the foundation stops moving. And when the foundation is stable, everything built on top of it stabilizes too.

The numbers compound. The confidence compounds. And the peace of mind — the thing no illustration ever shows — compounds most of all.

Further Reading

[Be Your Own Bank](#)

[Whole Life Insurance for Retirement Planning](#)

[Alternatives to 401\(k\)](#)

[Whole Life vs. Roth IRA](#)

[Rich Man's Roth](#)

[Life Insurance Retirement Plan \(LIRP\)](#)

[Is Life Insurance Taxable?](#)

[Life Insurance Creditor Protection by State](#)

[401\(k\) Pros and Cons](#)

[7702 Plan vs. 401\(k\)](#)

CHAPTER 5: Follow the Money

There is a reliable principle for navigating financial advice: ignore what institutions say and watch what they do.

They say whole life insurance is a poor financial instrument. Then they hold \$220 billion of it on their own balance sheets. They say buy term and invest the difference. Then they park capital in permanent life insurance classified at the highest safety level bank regulators assign. They say the stock market is where serious wealth gets built. Then they build their own guaranteed infrastructure first and deploy from it.

The gap between what institutions recommend to retail customers and what they do with their own money is not accidental. It is the most important financial fact most people never examine.

5.1 The \$220 Billion Question

JPMorgan Chase: \$30B+. Bank of America: \$25B+. Wells Fargo: \$20B+. Citigroup: \$18B+. Over 3,000 U.S. banks hold permanent life insurance as Tier 1 capital — the highest safety classification bank regulators assign. Not as incidental exposure. Not as legacy positions they haven't gotten around to unwinding. As deliberate capital allocation decisions made by treasury departments employing some of the most sophisticated financial analysts in the world.

These institutions are not buying insurance. They are building infrastructure — exactly the infrastructure this book describes. Every dollar of their capital allocation is scrutinized against every available alternative. They chose this. Repeatedly. Across decades. Across institution types.

Fortune 500 corporations run parallel systems through [Corporate-Owned Life Insurance](#). The Rockefeller family has structured generational wealth around this asset class for over a century. The Walt Disney Company. McDonald's. Walmart. The pattern is consistent: those who understand capital accumulation build guaranteed infrastructure first and deploy from it.

The question worth asking anyone who dismisses this asset class: if permanent life insurance is such a poor financial instrument, why do America's largest banks hold so much of it as Tier 1 capital? That question has no coherent answer from the critics. There is no framework in which the vehicle is simultaneously a bad financial instrument for individuals and the preferred Tier 1 capital reserve of the most sophisticated institutions on earth. See [Bank-Owned](#)

[Life Insurance \(BOLI\) Explained](#) for a full breakdown of how and why banks deploy this asset class.

Follow the money. It leads here.

5.2 What Retail Advice Gets Wrong — And Why

Conventional financial advice steers people toward market-based accumulation vehicles because that is what the incentive structure rewards — not because it is what produces the best outcomes.

Financial advisors operating on AUM-based fee models earn a percentage of assets under management. Every dollar sitting in your policy is a dollar not in their managed portfolio. A client contributing \$25,000 annually to a properly structured whole life policy over 30 years represents \$750,000 that never generated a management fee. That is not malice — it is incentive misalignment presenting itself as advice.

Financial media optimizes for engagement, not accuracy. "Whole life is a scam" fits in a headline and generates clicks. Explaining Volume-Based Banking requires nuance that engagement-optimized media cannot accommodate. The criticism is not well-reasoned. It is well-distributed. Those are different things.

The products being criticized are usually not the products we are describing. Most critiques analyze traditionally structured whole life — maximum death benefit, minimum cash value, designed for maximum commission. A properly structured 90/10 VBB policy is a fundamentally different instrument. The critics are dismantling a position you are not holding.

5.3 The Return Comparison — Done Honestly

The most common objection to properly structured whole life is the rate of return comparison. The stock market averages 10 to 12 percent. Whole life earns 4 to 5 percent. The math seems obvious. It isn't.

The 10 to 12 percent figure is the arithmetic average — it adds up annual returns and divides by years. What you actually experience is the geometric return, which accounts for the devastating mathematics of sequence-of-returns risk. A 50 percent loss requires a 100 percent gain just to break even. Your account doesn't experience averages. It experiences sequence.

After geometric return, subtract advisor fees of 1 percent or more annually. Subtract taxes on gains in taxable accounts. Then account for the behavioral gap — Dalbar studies have documented for decades that the average investor underperforms the index by 3 to 4 percent annually through mistimed decisions, panic selling, and chasing performance. The real after-tax, after-fee, after-behavior return most people actually experience is 5 to 6 percent.

A properly structured whole life policy delivers 4 to 5 percent — guaranteed, tax-free, with no behavioral drag, no sequence-of-returns risk, and no market correlation. Account for the tax equivalent and that 4 to 5 percent functions as 7 to 8 percent in a taxable account. The honest comparison is far closer than the critics admit.

But the deeper point is this: the policy is not competing with your investments. It is the infrastructure beneath them. The question is not which vehicle earns more in isolation. The question is whether you have a guaranteed foundation from which to deploy into the vehicles that do earn more — on your terms, on your timeline, without bank permission, without market dependency, without forced liquidation at exactly the wrong moments. That is what banks have. That is what The Ultimate Asset® builds.

5.4 Buy Term and Invest the Difference — The Complete Picture

This argument deserves a direct response because it is the one most people arrive with and the one most commonly presented as settled fact.

Less than 2 percent of term policies ever pay a death benefit. The carriers know this — it is why term is priced the way it is. You are overwhelmingly likely to outlive your coverage, pay premiums for decades, and receive nothing. The majority of deaths occur after age 65, exactly when term coverage has expired or become prohibitively expensive to renew. See [Whole Life vs. Term Life](#) for a full comparison.

The either/or framing is false. The strategy presents a choice between whole life and investing. VBB eliminates that choice — the policy compounds on the inside while deployed capital generates returns on the outside, simultaneously, from the same capital base. There is no trade-off because the mechanism allows both to happen at once.

The discipline assumption is where the strategy collapses in practice. The math requires that the premium difference actually gets invested — consistently, without interruption, for 30 years. Life absorbs money. Expenses expand to meet income. Emergencies redirect savings. Over 95 percent of people who intend to invest the difference do not do so with the consistency the strategy requires. Properly structured whole life builds the discipline into the premium structure. The capital moves before it can be spent elsewhere.

After 30 years the outcomes are not comparable. The conventional path ends with an expiring policy, a taxable investment account subject to sequence-of-returns risk, no guaranteed floor, and no borrowing infrastructure. The VBB path ends with permanent coverage still in force, a death benefit grown with dividends for three decades, cash value accessible tax-free, and an operational banking system that has funded acquisitions and deployments across your entire financial life. These are not variations of the same strategy. See [Buy Term and Invest the Difference: The Full Analysis](#) for the complete breakdown.

5.5 The Dividend — What It Actually Is

One objection worth addressing briefly because it contains a half-truth that sounds like a full one.

Critics note that the IRS classifies dividends on participating whole life policies as a return of premium — implying you are simply getting your own money back. The IRS classification is accurate. The implication is not.

Mutual insurance companies invest premium dollars, earn returns, generate profits, and return those profits to policyholders — the owners of mutual companies — in the form of dividends. The IRS calls it a return of premium because that classification makes it tax-free. That tax-free status is a feature, not a limitation. The dividend compounds, reinvesting into paid-up additions, which generate their own future dividends, which compound further. Calling it merely a return of premium is technically accurate in the narrowest sense and completely misleading in every practical one. See [Mutual vs. Stock Insurance Companies](#) for more on how mutual company ownership affects policyholder returns.

5.6 Follow the Money

The institutions followed the money decades ago. They built guaranteed infrastructure. They deployed from strength. They captured volume at guaranteed rates and let deployment returns layer on top. The result is billions in permanent life insurance sitting on bank balance sheets as Tier 1 capital while retail advisors steer their customers toward vehicles that generate management fees and market exposure.

The critics have the distribution. The institutions have the capital. Follow which one of those actually knows what capital does over time.

Further Reading

[Bank-Owned Life Insurance \(BOLI\) Explained](#)

[Corporate-Owned Life Insurance \(COLI\)](#)

[Buy Term and Invest the Difference: The Full Analysis](#)

[Whole Life Insurance Pros and Cons](#)

[Whole Life vs. Term Life](#)

[Whole Life vs. Universal Life](#)

[Direct Recognition vs. Non-Direct Recognition](#)

[Top 10 Best Dividend-Paying Whole Life Insurance Companies](#)

[Mutual vs. Stock Insurance Companies](#)

[Dave Ramsey on Whole Life Insurance](#)

[Volume-Based Banking: The Complete Guide](#)

[Cash Value of Whole Life Insurance at Death](#)

CHAPTER 6: Your Next Step

You've done the work. Five chapters, the full framework, real numbers. You know what The Ultimate Asset® is, how Volume-Based Banking operates, and why the most sophisticated capital allocators on earth have been running this system for a century. This chapter doesn't add more education. It makes the next step easy.

6.1 How to Find the Right Advisor

Most advisors who sell whole life insurance are not specialists in cash value policy design. They sell what their carrier offers, structured the way their carrier trains them to structure it — optimized for death benefit and commission, not banking infrastructure. A well-intentioned advisor with the wrong design methodology will build you the wrong foundation, and no amount of disciplined operation fixes a structurally misaligned policy.

Three questions separate specialists from salespeople. Ask all three before you agree to anything.

"What is the first-year cash value efficiency on the policies you typically design?" A specialist will say 75 to 85 percent — meaning 75 to 85 cents of every dollar you contribute shows up as accessible cash value in year one. A generalist will give you a vague answer or a number well below that.

"What percentage of premium goes to Paid-Up Additions?" The answer should be 80 to 90 percent. Anything significantly below that means the policy is designed for death benefit maximization, not cash value optimization. An advisor who doesn't lead with this number doesn't design for banking.

"Can you show me a sample illustration you've designed for a banking-focused client?" A specialist produces one within 60 seconds — high early cash value, break-even in 3 to 5 years, premium structure weighted heavily toward PUAs. If they have to go find one, or if the illustration looks like a traditional death benefit policy with a savings component, you are their learning opportunity rather than their specialty.

Pass all three and you're likely talking to someone who knows what they're doing. Fail even one and move on without apology.

6.2 Working with Insurance & Estate Strategies

Our model is education first. It has been from the beginning and it remains the foundation of every client relationship we build.

Our [Pro Client Guides](#) are trained specifically in cash value policy design and VBB implementation. They don't sell policies — they architect systems. You're not being walked through a product presentation. You're being shown how a system gets built around your specific situation, your income, your investment focus, and your timeline. The relationship doesn't end at policy delivery — we provide lifetime coaching and mentoring because the system evolves as your capacity grows.

You can verify what our clients say about that relationship independently. We carry a 5.0 rating on Trustpilot with over 285 verified reviews. The consistent thread across those reviews is not policy performance — it's the education, the absence of pressure, and the sense that someone is genuinely invested in the outcome. Read them at [Trustpilot](#).

6.3 See What Your Numbers Look Like

The framework you've spent this book learning scales differently depending on your income, your investment focus, your existing assets, and where you are in the journey. The only way to know what VBB produces for *you specifically* is to run your actual numbers.

That's exactly what our Pro Client Guides do. Connect with our team and we'll walk you through personalized scenarios using your real situation — not a generic example, not someone else's case study. You'll see the illustrations, understand the design, and leave with a clear picture of what the system builds for you over time. No pressure. No obligation. Just clarity.

[Connect with a Pro Client Guide](#) → or call us at **877-787-7558**.

6.4 If the Timing Isn't Right

That's fine. The system will be here.

The education continues at www.insuranceandestates.com — hundreds of articles, free calculators, educational videos, and the complete resource library that supports everything covered in this book. Come back to the [Self-Banking Blueprint](#) if you want to revisit the foundational mechanics. Return to [The Generational Transfer](#) if the estate planning structures need more time to settle.

When the timing is right, you'll know. And the system will be exactly where you left it.

Further Reading

[How to Read a Whole Life Insurance Illustration](#)

[Top 10 Best Infinite Banking Companies](#)

[Penn Mutual Life Insurance Review](#)

[MassMutual Whole Life Insurance Review](#)

[Lafayette Life Insurance Review](#) [Guardian Life Insurance Review](#)

[Northwestern Mutual Review](#)

[Top 25 Highest-Rated Insurance Companies](#)

[Top 10 Best Life Insurance Companies](#)

[How Much Does Whole Life Insurance Cost?](#)

[Whole Life Insurance Rates by Age](#)

[Infinite Banking Software and Calculators](#)

[Volume-Based Banking: The Complete Guide](#)

THE SYSTEM IS BUILT. NOW RUN IT.

You were never supposed to figure this out.

The system you were handed — the 401(k), the term policy, the savings account earning nothing, the retirement plan that requires someone else's permission to access your own money — was not designed for your financial independence. It was designed for your participation. Your deposits fund their infrastructure. Your premiums fund their balance sheets. Your discipline builds their volume.

For most people, that's where the story ends. Not because they weren't capable. Not because they didn't work hard enough. Because nobody showed them there was a different court to play on.

You've seen it now.

You know why banks hold \$220 billion in the asset class they tell you to avoid. You know what volume does over 30 years that rate of return never will. You know the difference between a policy that sits dormant and infrastructure that runs. You know what it feels like to deploy capital without asking anyone's permission — to have a foundation that doesn't shake when markets do, to operate from strength instead of dependency.

That knowledge is the first step. It is not the last one.

The people who build something extraordinary with this system are not smarter than you, better connected than you, or wealthier than you at the start. They simply decided to stop building someone else's system and start building their own.

That decision is yours to make.

[**Connect with a Pro Client Guide →**](#) or call **877-787-7558**. We'll walk you through what your specific numbers look like — and show you exactly what this system builds for you.