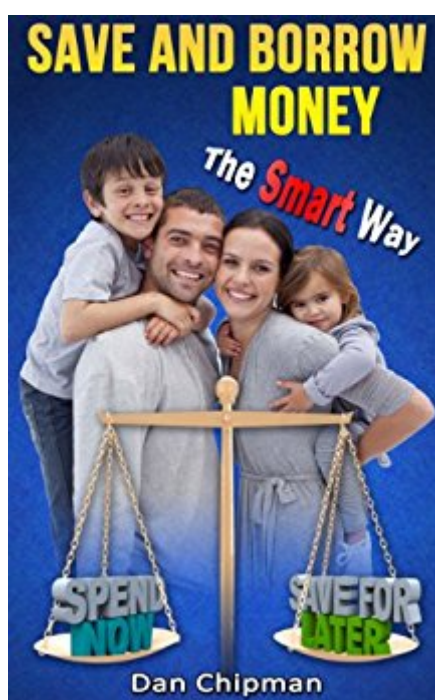


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# Save And Borrow Money The Smart Way | A Better Way To Save, Borrow, And Recycle Your Family's Money



## Synopsis

Save and Borrow Money the Smart Way | A Better Way to Save, Borrow, and Recycle Your Family's Money will show you and your family a better way to simultaneously save money and borrow money. If you are looking for the smartest way to save money, borrow money, or if you are contemplating how to get a loan, or even how to save for retirement, then read this book first. Most people believe the bank is the only place to save money or borrow money, and IRA's and 401K's are the only place to save for retirement. However, a bank savings account doesn't allow you to keep earning money when you take money out of the account to pay for an expense. Likewise, neither 401K's nor IRA's allow you to borrow money from them without severe limitations, potentially significant penalties and taxes, and you'll miss out on any potential market gains. There is a smarter way to save and borrow with more flexibility so that your money works much harder for you and allows your family to keep more in their pocket. If you are open to listening to an idea that has been around for close to 200 years and stood the test of time, then consider looking at a participating whole life insurance policy. A participating whole life insurance policy, specifically built with a high cash value as part of the infinite banking concept, allows you to save money and borrow money with much greater efficiency and superior financial performance than any other system you are currently using. This is due to the fact that a properly designed participating whole life policy allows you to get safe, tax-deferred growth and allows you to simultaneously borrow money from the cash value without impacting the growth of that money. Unlike a bank savings account or a bank loan, you can literally get your money working in two different directions at once so you can live better today while saving for tomorrow. If you currently have or are contemplating owning a bank savings account, credit cards, student loans, personal loans, business loans, or car loans, then you need to read this book. Even if you think you are financially savvy and pay cash for all of your major expenses, the system illustrated will keep more in your pocket. Just by reading this book, you will understand why and how you could easily be saving \$100,000 to \$200,000 over your lifetime if you are currently using credit cards, financing, or paying cash for major expenses.

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## Customer Reviews

I like this book as a supplement to other infinite banking book because it was direct and concise. There wasn't any antigovernment tones

Love it..Makes a lot of sense. People need to stop following the old concept and change their thinking.

Dan Chipman makes a compelling case for the whole life insurance as a dynamic financial tool that very well could hold a central position in a family's financial planning. In the beginning, it's a way to save tax free, later during the throngs of life it is a benevolent lender, and finally a life insurance to settle your estate. For me, it tips the balance toward whole life in the old debate on whether you should buy a whole life policy or buy term and invest the difference. When I got out of college, a childhood friend that I admired and respected became an insurance salesman for a well-known life insurance company. I bought a very large whole life policy from him for social reasons, ignoring the term vs. whole life argument that I had learned about in school. Seventeen Years later I developed cancer and at the same time the recession knocked the wind out of my business. The high cash value of my policy and the associated borrowing flexibility pulled my family through those tough years. Dan Chipman's theory-in-use works.

I have heard of a few savvy financial folks talk about using their high cash value, whole life insurance policies to save money and also borrow money (or take out loans). Dan does a great job

in explaining why this concept makes sense. He breaks down "how" and "why" the system, also referred to as the infinite banking system, is the wave of the future. As people are making less, spending more, and having more disruptions in their typical career path, the need for fresh new financing ideas has never been greater. Dan's book allowed me to shake the cobwebs off of some of the "old school" ways of thinking and bring a fresh, new approach to my financial outlook. I found this book to be simple, informative, and relatable. I wish I had heard about this approach years earlier!

Not the standard retirement planning stuff. Mr. Chipman makes some compelling arguments. I hadn't thought about this, but a friend recommended I look at this eBook and Mr. Chipman's other book on . Definitely worth a read. Obviously, not all plans and strategies fit every situation, but this book sheds some light on a good alternative to what you read on most retirement planning strategies - the "max out your 401K" and hope Soc Security doesn't go away, or "flip houses" or other fads/get-rich-quick strategies.

Within the next 7-8 years I will be looking at retirement. I only Wish I had of had this type of financial advise when I was a young person, starting out in the work force. I mean who does not want their hard earned money to continue to work for them. So many people hit a financial hardship at some point and time in their life. If only I had this form of insurance that I pay for, turn around and work for me, I would not have ever cashed in any IRA's and taken that hard hit. Thank you for bringing this important information to light.

Just the information I needed. After taking out loans and paying high interest year after year, once the loan is paid my money is gone. Great to know there is a way to end this cycle and have my money work for me. This book explains the concept and makes it very easy to understand.

It's always better to have options on how to accomplish our goals. Many viable solutions are not advertised. This book outlines one of them.

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