

# Case Study:

## Building a Warehouse of Wealth Using the Infinite Banking Concept

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With over 30 years of experience in the financial planning industry, Wade Both and Sage Wealth Strategy have helped countless clients achieve their financial goals. As a wealth strategist and certified infinite banking practitioner, Wade has the expertise to guide clients as they embark on the pathway to prosperity. When it comes to wealth-building strategies, Wade empowers clients to let go of conditioned thinking and build a warehouse of wealth using unconventional, tried-and-true strategies like the infinite banking concept (IBC).

The idea of being your own banker wasn't entirely new to Thomas W. before getting in touch with Wade. Growing up, his parents had a few small whole life policies, and he always found it interesting how they could borrow from them. However, his parent's policies didn't have the flexibility those used for the infinite banking concept do.

Wanting to learn more about it, Thomas reached out to Sage Wealth Strategy about six years ago. He recalls, "**I knew the concept of**

**cash surrender value was always there, but I never knew the extent you could use it or the fact that if you build it up quickly, you can borrow and pay it back ... The more we talked, the more I learned conceptually how you could build a cash surrender value."**

### EMPOWERING CLIENTS TO TAKE CONTROL

The bank would have us believe traditional financial products are the best (and sometimes, only) option available, whether taking out a bank loan or utilizing investment vehicles like a 401(k) to plan for retirement. The truth is, there are often better ways to finance big purchases and prepare for a healthy financial future. To do so, we have to get over conditioned thinking, let go of fear, and begin thinking outside the box.

For Thomas, getting over the fear of not being able to pay back the loan from his policy was one of the biggest roadblocks. His previous experience with traditional financial products and cash surrender value was that you had to pay back the



loan before borrowing from it again later. Bank-administered financial products also come with a lot of questions and, in some cases — judgment. In Thomas's experience, it was often frowned upon to take a cash surrender value more than once or twice.

Wade was able to ease those fears, empowering Thomas to manage his money confidently. He says, **"Getting over that fear was challenging, but [Wade] provided me with a variety of alternative products, and we discussed how to use them and how he uses them. The more I learned, the more comfortable I became with the concept, and I could see how to actually use cash surrender value for it."**

## **BUILDING A WAREHOUSE OF WEALTH**

After discussing his goals and what he could afford, Sage Wealth Strategy got Thomas set up in a properly structured whole life policy. In as little as two years, Thomas started to see great results and began benefiting from the infinite banking concept. **"I could see it building up quite quickly. I thought it was important to make additional payments along with the premium ... I realized building up [a warehouse of wealth] quickly was good because it gave me more opportunities if I needed the cash."**

And he eventually did. Thomas's son wanted to purchase and flip a home that had been foreclosed on by the bank, but he needed cash to do it. Thomas used the infinite banking concept to borrow against his policy to get his son the funds.

**"We're almost done with the reconstruction, now. The more he puts into it, the more he likes it. So, he's probably going to wind up renting it from us for a year and eventually buy it from us,"** he notes. Thomas considers the ability to get the money he needed without jumping through hoops at the bank a big win. As a bonus, he can pass the infinite banking concept onto his son and teach him the importance of remaining disciplined while paying back the borrowed money.

## **BUILDING LONG-LASTING RELATIONSHIPS**

Wade has given Beth the tools to Understandably, dealing with money can be intimidating, especially when facts and figures don't come naturally to you. Sage Wealth Strategy breaks down the numbers and concepts to make financial planning approachable for all. Although Thomas is a numbers guy, he appreciates Wade's ability to explain the processes and strategies behind the infinite banking concept. What's more, he genuinely enjoys the relationship they've built over the years, which goes beyond a typical money manager-client relationship.

Wade truly believes in building long-lasting and transparent relationships with Sage Wealth Strategy clients. The goal is never just to sell clients a financial product and send them on their way. It's about teaching clients how to take the theoretical and move it into the practical, and being there every step of the way. **"[Wade] is no pressure; he's not a typical money manager type of person who always seems**

**to want to sell you something or make you do something. He just comes up with thoughts and ideas, helping decide what is practical or makes the most sense,"** Thomas observes.

When asked what advice he would give to someone interested in the infinite banking concept, Thomas recommends getting started sooner rather than later. More importantly, he says, **"Don't hesitate or be fearful of it. Learn more about it and find someone like Wade to walk you through it."**

