

A special report by:

Glen P. Zacher, CFP & Jayson C. Lowe

McGuire Financial

Dear Reader,

Thank you for requesting this report. Inside, you will find a transcription of our radio broadcast as heard on 630 Ched Talk to the Experts. We appear on this program and others several times per year to share the powerful Infinite Banking Concept with thousands of listeners. In fact, you can download an audio copy of the show from our website www.mcguirefinancial.ca under Resources and Events.

On this particular show, we were fortunate to have as our Guest, Mr. R. Nelson Nash, the founder and pioneer of the Infinite Banking Concept. Inside this report, you will read some of Nelson's most insightful advice about how to control of the banking functions in your life.

Our Clients are using the "The Bankers' Secret" - Infinite Banking Concept to:

- ✓ Achieve financial peace of mind
- ✓ Create a pool of money that grows everyday no matter what
- ✓ Personally finance everything that you do in life
- ✓ Take financial control of your money
- ✓ Shield your money completely from volatility and loss
- ✓ Secure the transition of your business legacy

**And that's just the start ...
Please enjoy this special report!**



"A glimpse into the Infinite Banking Concept ...

Give this report your close attention and it can make a radical improvement in your Financial future"

As heard on ... Talk to the Experts

Hey everybody, thank you so much for joining us. This is Talk to the Experts. So Glen and Jayson are here from McGuire Financial. Just so you know, Glen is the CEO and founder, and Jayson Lowe is the VP of Insurance Development and Managing Partner, and they've been at this for a while, and it's a new notion. So I'm just going to tell you that, it's a new notion and you need to pay attention closely.



We'll be joined momentarily by Mr. Nelson Nash, who put together this Infinite Banking concept, and the gentlemen in studio today have just told me that Mr. Nash is actually going to be in Edmonton...it'll be the first time he's been in Canada, and we'll tell you more about that...but we should get a little bit of background. Glen you should kick that off ...who are you?

Good morning Lesley thanks for having us back...it's exciting as always... We've been in financial services for the last 18 years, I used to work at a bank, believe it or not, years ago, and just over 8 years ago started McGuire Financial, and came to the marketplace with a holistic platform that we could offer our Clients. And 5 years ago, Jayson and I were on a little bit of an expedition down to a conference in the U.S., and lo and behold we discovered what we want to talk about today, is the Infinite Banking concept. And having Mr. Nelson Nash here, we're really excited about it. We've got a super conference, Banking Secrets Revealed, coming here on March 9th. It's an all- day public event, and we're just super, super excited to have him here.

Should I ask you why it's called "McGuire"? You know that's not your name, right?

We get that a lot. Interestingly enough, when I sat down with a colleague of mine one day and just had a cup of coffee and we just started putting names down on a piece of paper and kind of weeded them out. At the time I liked McGuire because it kind of sounded like it'd been around for a while, it was a leathery, like it had been in business for a while. Old English, European, that kind of thing. So it kind of stuck.

In fact, I had somebody addressing me as Mr. McGuire the other day. It's good for fun. So that's how we started.

Jayson, your background a bit.

Prior to coming aboard with McGuire I was a senior partner manager with a very large technology company, and spent a couple of years living in Tampa Bay Florida of all places.

And then you came here? Wow...

Yeah, and my lovely Becky and I got pregnant with our first born, and we moved back to Leduc...and when I came aboard with McGuire we discovered the Infinite Banking concept, Glen and I were sharing an office that was about half the size of this studio and we were so enthusiastic about the concept that, ...fast forward 5 years later and we're operating in 5 provinces from Ontario, west through B.C and we have a wonderful team of people that help us build our business every day. And we're continuing to expand. It's a real success story that started with the two of us flying down to the United States and discovering this thing and bringing it back for the benefit of Canadian families and successful business owners. **We've implemented the Infinite Banking Concept with several hundred clients over the past 5 years, and it's been just a resounding success.** Our clients are thrilled, and we can't say how excited we are about having Nelson Nash come down for our Super Conference. His trip to Canada is long overdue.

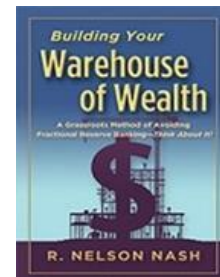
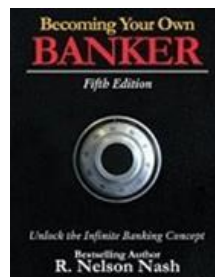
Long overdue! So let's introduce Mr. Nash. the infinite banking concept was in fact conceived by him in the early 80s. It was a result of his personal business experience in several activities, so his acumen in business is pretty well established. He spent over 35 years as an agent for two major mutual life insurance companies; he's a member of the Million Dollar Roundtable. Anybody who's in that industry knows about the Million Dollar Roundtable. I think it's quite an achievement. He's a member of the Equitable Assurance Society's Hall of Fame and he's a Chartered Life Underwriter. He spent over 55 years in the study of economics...the Austrian School of Thought. This began with the Foundation for Economic Education...Leonard E. Read, the founder of that organization became his mentor, and he is a charter member of the Leonard E. Read Society.

He's also the author of "Becoming Your Own Banker" and "Building Your Warehouse of Wealth". Seems pretty lofty, doesn't it? Yup, pay attention, this could be you. He teaches these two books all over the United States, and in Canada, in seminars that are 10 hours in length. He's done as many as 50 seminars per year. I thought the good part was that he is a pilot...I have a mad fascination for pilots. I think they have to be precise and exact in what they do. ...Nelson Nash joins us, and he of course is the man behind the Infinite Banking Concept.

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now from our book store ...

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I'll let Nelson explain to us what actually the Infinite Banking Concept is.

Mr. Nash, if you would, could you...first of all, welcome.

Good morning!



Nelson Nash is the discoverer and developer of The Infinite Banking Concept™ and the author of *Becoming Your Own Banker*. Nash remains a popular teacher and lecturer on the Infinite Banking Concept™ through dividend-paying whole life insurance.

Second of all, let's just explain it.

You'd be the best gentleman to do so. What is the Infinite Banking Concept?

It's a method of becoming your own banker through the use of dividend paying whole life insurance.

And how does that work?

Lesley, this is a major paradigm shift for most people. It all has to do with the way that they think. And that is explained very deeply in my second book *Building Your Warehouse of Wealth*. That people, Lesley, just don't think! And they've been led down a primrose path by bankers, until **the entire world is in the worst condition financially that it's ever been, and it's because the banking function has been taken over by bankers**. Those international bankers inflate the money supply and people think they have something and they don't. It's all an illusion. The life insurance companies cannot inflate, and so **you've got to store your wealth somewhere**, and the best place to store it is with free contract with other free people and Lesley, that's all this stuff is.

Now, what was your inspiration then, when you wrote the book "Becoming Your Own Banker", because I think that's the book that started it all, right?

Absolutely, that's the way it all started because usually it takes a catastrophe of some kind to get people's attention. And I was doing things in the real estate business, according to the way that the world teaches...and by the way, parenthetically, the world's never been right about anything.

I was using the leverage, OPM - other people's money big time, and I happened to make some money at it, in the late 70s, it was significant, and that just got me hooked. The projects just got bigger and bigger. And then along comes 1980 and '81, and interest rates here in the U.S. peaked at 21.5. That was prime rate at the bank. Well I'm not prime rate, and I haven't found many folks who are. Us peons got to pay a point and a half over, so I got caught owing lots of money at 23 percent interest, and that got my attention.

Well, I had bought a lot of life insurance because I felt it was a good idea, and it dawned on me finally that I could get the money from three different life insurance companies at 5, 6, and 8 percent in those horrible times. And the only thing that limited how much I could get to is the same thing they ask you down at the bank. Lesley, when you ask them how big a cheque can you write? They say: Lesley, how much have you got in here? That's how big a cheque you can write.

Well, I noticed that if I could put in lots more premiums, say 5 times what I was paying or so...6 times what I was paying or so...then that would provide a pool that I could borrow from, and pay off those snakes and dragons and never see them again. Well, this can't be done overnight. You got to think long range, and I just can't wait to get up there with you guys to see those magnificent forests, because in my bio, I think it's mentioned that I'm educated as a forester, and so you got to think long range. And most people just don't do that. **So you think long range, don't be afraid to capitalize your system through lots of life insurance policies, don't steal from your system, and don't do business with banks.**

Wow. Mr. Nash clearly there are a lot of people following "Becoming Your Own Banker" by Nelson Nash, and he has his new book out, "Building Your Warehouse of Wealth".

Now, Mr. Nash what is it you want people to grasp from all this? What do you want them to take away from the concept?

Well, first of all I think that there is a general understanding out there in the world that something is wrong in the financial world. But I want to get that across big time, that it's caused by their misunderstanding of what goes on in the banking world, and that they are actually in financial slavery, and that you can get out, and **the banking function should all be held at the 'you and me' level. And the perfect instrument to do that is dividend paying whole life insurance with a substantial financial company called Life Insurance.**

Why is that? How does that work?

Well, that's why again it takes so much time! See, people got to adjust the way that they think, and, as I mentioned earlier you got to think long range. Lesley it took me 13 years to get rid of the bankers. It's a slow process, but **my wife and I have not seen a bank, except for the convenience of a checking account, in 19 years. And this is a very peaceful, stress-free way of life compared with the way most folks live.**

So, in actual fact then Mr. Nash, you became your own banker.

Absolutely ... yes. Furthermore, I have been teaching this to my 3 children, and now my 10 grandchildren. Now I have 4 great- grandchildren, and so we're working on that generation already.

And when you talk about the Infinite Banking Concept, you're going to show people how they too will become their own banker.

But does that then suggest to them Mr. Nash that they now are nobody in the world of finance...and when I say 'finance' I mean just personal finance...so if they're not dealing with the bank do they have no credit history, do they have no records or anything?

No, if you're your own banker, your credit rating means absolutely nothing. I could care less

Nelson, Glen here, are you able to maybe share with our listeners just a little bit about banking being a process, it's not a product, and how we finance everything that we buy?

Well, we're doing this through the instrument of life insurance, and when people think of life insurance they think of death benefit, but golly, I demonstrate in the seminar that **your need for finance during your lifetime is much, much greater than your need for protection. And if you will solve all the need for finance on your personal level, it's the most profitable thing that you can do.** And you'll have to put up similar to death benefit that you can't get it past the underwriters, you'll have to end up insuring everybody you have an insurable interest in.

Hmmm. And, are you allowed to have any kind of insurance? Like, can you have any limit on your insurance?

No, there are limitations and so forth out there. Again, that's why I bet that you have to have, practitioners out there like the McGuire Group. I'm an educator; I'm not in the life insurance business. I haven't been in the business in, oh, 13 years. These two books keep me very, very busy with lectures. And furthermore, with that time demand there's no way that I could personally look after someone's affairs. **But you just got to have a coach, and the McGuire Group are very, very impressive in this regard.**

So if you have a coach who helps you along with the Infinite Banking concept, together then obviously, everybody grows stronger.

Oh, no question. But the key there is to having a competent coach, because there aren't many people out there that really understand this concept. It's new to them, although the possibilities have been there for well over 200 years. But ah, the world has slow learners.

*"But you've just got to have a coach,
and the McGuire Group are very, very impressive in this regard."*

R. Nelson Nash

Yep, they are. Jayson maybe this is an opportunity...because I know you can put it in a Coles Notes version kind of...on how this works, the Infinite Banking concept.

Yeah, absolutely. Firstly, let me just say just in addition to what Nelson described...what really intrigued us about the concept Lesley was that it addressed everything that our clients told us they wanted. **Our clients were sick and tired of taking it on the chin in the stock market, and mutual funds, and other types of vehicles where they're just personally handing over control of their money to someone else, hoping and praying that it will be there when they need it.**

And we at the McGuire Financial Group, we don't operate on 'hope and pray' planning. The Infinite Banking concept provides our clients with complete control over the use and liquidity of their own money. And they don't have to worry about their savings being lost to the market or to mutual funds or things of that nature. More importantly we create a very predictable, stable asset where people have control over their own money....it's really all about meeting one's financing needs, which are pretty extensive throughout our lives.

And controlling their own needs.

Absolutely. So if you think about being able to, for example, recapture all of the money that you pay for vehicles...**people are going to spend more money financing automobiles throughout their lifetime than they will ever save for retirement.** Our clients don't buy vehicles the way that 99% of the Canadian population buys them today. Our clients are not paying cash for them, they're not leasing them, and they're certainly not financing them. They're creating and controlling their own banking system where they can access a pool of capital, that they have complete control over, and when they access that capital, to purchase things like automobiles and pay for education and weddings and home renovations and mortgages and investments, etc....that pool of capital continues to grow un- impacted, even while they're putting that money to use.

*Thanks so much for joining us, Lesley Primeau with you. Also joined by Glen Zacher, who is the CEO and founder of McGuire Financial, Jayson Lowe is the Managing Partner and the COO...but today, kind of special for us, the Infinite Banking concept, that's what we're talking about. It was conceived by Mr. Nelson Nash, who is also with us. This is a gentleman who has...boy I'll tell you has been involved in a lifetime of finance, so he actually understands this, but he decided he needed to take more control of money, although he wishes he'd done it 40 years earlier. He wants to take more control of his own wealth, and he wrote a book called *Becoming Your Own Banker* which explains the Infinite Banking concept.*

*Now he's written a second book called *Building Your Warehouse of Wealth*, but I've got to tell you Mr. Nash this is the time of year in Canada people start to look at their RRSPs, and they're thinking oh, I've got to put money into that, uh, I think it's like your 401(k)s in the U.S. Is this a good place, a bad place, how do you, uh, what's your view on this?*

Well, that is covered entirely in one chapter in my book *Building Your Warehouse of Wealth*. But, to really understand this in proper context, you've got to understand what is known as Austrian economics. I think in my bio you mentioned that I've spent over 55 years studying Austrian economics...

That's going to take a little bit of time...I don't think we have time to explain, but that is essential. But I encourage people to go to my website, and that's "infinite banking.org". Now on that you can find my reading list there, and when you click that, my reading list, you'll find 230 books. And if you will read all those 230 books you will have one PhD in Austrian economics and one PhD in history... And a very bad case of insomnia.....but you know how to eat an elephant, don't yuh? One bite at a time.

Yes. Well you just do one book at a time...

But it can be done! But you can't just study economics without studying history. It's impossible. They go hand in glove. But when you get a few of those books there, you begin to get the trend of what's going on and why. But, uh, government programs of any kind really don't make a whole lot of sense, 'cause in the U.S. the 401(k)s etc., are a function of the IRS code. Well, the IRS code in the U.S. has only been around for, uh...99 years and 8 months.

Now, when government creates a problem, Lesley - "onerous taxation" - and then turns around and grants you an exemption to the problem they created..."any tax qualified plan"...aren't you just a little bit suspicious you're being manipulated?

Yes...

Alright, I rest my case.

So that's got to be the same with ours, right? **If you take a look at our tax, now everybody's scrambling to try and figure out how to get an RRSP so they can bring down their tax, which suggests to you...they've overtaxed us!**

That's right. And you have got suckered right into a trap there that ultimately you wake up one day and find out that's what happened to you, and it's too late!

And it's too late...

We don't, we're not involved in any tax qualified plans...at all.

At all.

No.

Nothing. So Jayson, maybe you should explain...let's give the car example, that's the one I actually can get.

Yeah, sure, absolutely.

I can get the car example, I think.

Well, if you got that one, the rest of its easy! You know, the one thing we admire so much about Nelson, he always teaches us something, and what Nelson taught us was that, **the only time that you've lost money is when you handed control over to somebody else.** And what Nelson also taught us is that if you can become the banker, the saver, and the borrower...would you ever lose money? And so, people are handing over their money to someone else in the form of...in the U.S. whether it's in the form of a 401(k) or in Canada inside the form of a Registered Retirement Savings Plan...that's an interesting play on words, because savings can only be accomplished inside of a vehicle where there's no possibility of loss. So it's really for most people a Registered Retirement Investment Plan...

Right.

And there's a lot of hoping and praying going on there. And in addition to that, **people are doing things with their money, Lesley, that they wouldn't do with the things that their money buys.** So for example, how much groceries did you purchase last week that you don't plan on eating?

Well...that's a foolish statement. Like you'd think you were planning on eating it all.

So what Nelson teaches us is that money needs to be in constant motion.

Right

So when we think about that, just in relation to how people purchase automobiles. So for the majority of the Canadian population, Nelson does a wonderful job of explaining that in his seminar. He teaches us in his book *Becoming Your Own Banker* that people purchase vehicles, in a variety of different ways. For the most part, people will either lease a vehicle...which we call a 'no purchase payment plan' because they're never really buying anything. You're simply only making a payment for the privilege of driving that vehicle. The second would be financing, and you know we call that a 'post purchase payment plan' because you have to qualify for the financing, and then you're making a fixed payment schedule and you don't own anything until you've paid for it in full.

Right.

And the third one, which is probably the worst of the bunch, is paying cash. You know, we meet with people still to this day who say: I operate with cash, I pay cash for things. And we call that our 'pre purchase payment plan' because you've got to save up in advance before you go and buy the vehicle. The moment you buy the vehicle, you've got to start saving again to acquire your next vehicle. So that's a constant transfer of money away from you.

When you're paying cash to the car dealer for that vehicle, that money is gone forever. It can never do anything or earn anything for you.

Yeah, it never comes back to you.

What it does do, it ends up back in the banking system. And that money gets loaned out again to someone else, and someone else, etc., etc. So if you think about how many vehicles you've purchased up to this point in your lifetime... 'purchase' meaning did you pay cash, did you lease it, did you finance it. We've just covered 99% of the Canadian population.

Sure, because if we are buying a car, we have \$25,000. We went to the bank and said: Do I qualify for 25, or do I save 25.

Yeah.

But I'm not getting it again. I'll never see that again...

You got it. So in that example, if you multiply that several times over the course of your lifetime, just thinking in simplistic terms, 10 vehicles...that's \$250,000 of money that you've transferred away from you forever. It's gone. When you become an Infinite Banking practitioner and you structure a proper, dividend paying, whole life insurance contract with a mutual life insurance company...and when I say proper, I mean just that. There's ways to do this wrong, and by aligning ourselves with Nelson and his teachings, we're practicing it the right way. And so let's contrast that.

We've got the majority of the public purchasing vehicles by leasing, financing, or paying cash. We have our Infinite Banking practitioners that are structuring this contract, which is the product, the Infinite Banking concept is the process, once our clients accumulate or capitalize that contract they've now got a pool of capital that they control.

So, they initiate a policy loan with the life insurance company, they go and purchase the vehicle...who owns the car?

I do.

Outright. Right from Day One. Most importantly you're in complete control over the repayment of that loan.

So there's no... Back to that pool.

You got it. There's no fixed repayment schedule. So who's in control? I am.

You got it. More importantly, if a life circumstance happens, where you can't make a payment or you're in between jobs or whatever that may be, there's no banker showing up at your front door with a tow truck to take that vehicle away and destroy your credit. You keep that vehicle, you continue to pay what you choose to pay in whatever frequency you choose to pay it...

Whose pool of money is that?

It is the life insurance company's pool of money. It's referenced as, or we commonly refer to it as, a general reserve, or a participating account.

Is that only my pool? Or is that my pool together with your pool?

Yeah, everybody who's participating in that pool, and so we all own it.

Alright.

So as we're making payments back into that pool, we're replenishing it so that money can be lent out back to us, or to other people. Nelson tells us...he uses a great grocery store example. He says: If you open a grocery store, how effective or how profitable would your business be if you were the only customer?

Not very.

Right, so you want to build that business to not only benefit yourself and your family, but to benefit others. And that's what we do, and how we practice the concept, and how we bring that to the Canadian marketplace. Exactly how Nelson taught us to do it.

Okay everybody, thank you so much for joining us, Lesley Primeau with you. It's Talk to the Experts. Listen, we're talking with the McGuire Financial Group, and we're very pleased to have Mr. Nelson Nash with us. He is the man who conceived and is responsible for the huge success of what is now being called the Infinite Banking concept. It makes you your "own banker" and is a very interesting process. Jayson was just explaining it a bit before we took the break, and generally, just in a nutshell, it's what happens when you have a pool of money that you are able to use, and the pool goes back, so it's never lost to you. If you're borrowing \$25,000 for a car, you have the car...and the pool continues to grow, which is kind of an interesting idea.

Yeah, absolutely, and you phrased that pretty good!

Yeah, I'm getting there.

So, when people create that pool of capital and they access it, their own cash values inside of their insurance contract still continue to grow in their entirety, un-impacted by the loan that they've taken from the life insurance companies. Now you have one dollar doing the work of two. And if you're out there purchasing vehicles, you use that same \$25,000 purchase price, and you multiply that over 10 vehicles, well by the time you're done replenishing the pool, you own all the cars, you have all of your capital... and the growth of the capital.

And in addition to that, when you contrast that, Lesley, with things that people are doing with their money right now, Nelson tells us that our money has to be in constant motion, so inside of that pool, that money is in constant motion. We would have spent the money anyway to finance vehicles and to make mortgage payments, and to educate ourselves, etc.

So when you contrast that, I'm in complete control, there's absolutely no possibility of loss inside of this particular type of contract, when it's structured the right way. So there's no risk, no possibility of loss, my capital is guaranteed to grow, no matter what.

And, when we contrast that with other things that people are doing with their money...Lesley, if you put your money into an RRSP today, and I'm not suggesting that that is a good or a bad thing. ...RRSPs have their own set of characteristics in terms of liquidity, taxation, etc...but when you put money inside of that RRSP, it's like putting food in a freezer that you don't plan on eating for the next 40 years. You can't access it without triggering tax, you don't know whether or not it's all going to be there when you need it, and more importantly you're not in control at all...

And so, with that, when our clients sit down and talk to us and they say: Geez I really want to become my own banker, how do I get this thing going? We're typically looking at making smarter choices with the money that they're already spending. And so, if people are looking for an alternative, if they're sick and tired of taking it on the chin in the marketplace, if they're looking at creating and controlling their own banking system where there's no possibility of loss, they're getting guaranteed increases every single day that they age closer to 100...and Nelson will get into that in his seminar, and a very predictable, stable asset most importantly...the Infinite Banking concept.

Alright. Glen, you had something that you wanted to throw in there...

Yeah. I just wanted to let all our listeners know we are so blessed to meet Nelson Nash and discover him several years ago, thank you Nelson. You've shown us how to embrace really, a simple concept and to empower our clients and their families to take control of their own financing over their lifetime.

Nowhere have I ever discovered over 18 years where I could create a place to put a pool of money where it provides stability, sustainability, you know...freedom for my family and certainly my clients. Nelson, thank you very much, we really appreciate that.

Glen, thank you! It takes two to tango, man...

All I did was put out the message, there. And if someone doesn't pick it up and run with it, it's absolutely worthless.

*"I am so impressed with these Folks
that they have the best grasp of this
of anybody that I know, and
I meet people
all over the world about this message."*

- R. Nelson Nash

Mr. Nash...

The key is these guys, Lesley, I told you you've got to have a coach, and I am so impressed with these folks that, they have the best grasp of this of anybody that I know, and I meet people all over the world about this message.

Mr. Nash, first of all when you came up with the Infinite Banking concept, I mean, there must have been a lot of people who thought you were a complete loon, right? They would have thought you'd fallen on your head or something? Until they could actually grasp it...

Yeah, tell me about it.

And now that you have, is there a downside? Because you know, I always tell people when they say: Hey I listen to your show and this is what happened...right? They go: Yeah, what's the downside? So, I'm going to ask you, is there a downside to this?

Yes, yes! Not participating.

Okay!

Well, Lesley, someone is going to perform the banking function out there in the world, you cannot escape that. And it should be you. It should be at the 'me and you' level, not with central bankers. Like I say, there are so many books out there that substantiate this that it's overwhelming. But they don't see it through this set of eyes, that's all.

So that must be the fundamental principle of finance, right? Somebody needs to be the banker. It should be you.

You've got it!

Now, Mr. Nash I have to ask you, Warehouse of Wealth....Building Your Warehouse of Wealth. Now, how is this book different than Becoming Your Own Banker? What do you want people to take away from that book?

It's a follow-up book to BYOB, Becoming Your Own Banker, and I emphasize the fact that people just don't think. This book is all about how people think. I quote Edison very early, Edison said: **“Five percent of the people think, ten percent think they think, and eight-five percent would rather die than think.”**

That's true.


And the follow up quotation is by my mentor Leonard E. Read, the guy who started the Foundation of Economic Education back in 1946. Leonard said **“Most people consider they're thinking, when really they're only re-arranging their prejudices.”**

Wow...

Well, that was a powerful man. He was awesome, but that's the guy I learned more from than anybody.



We hope you enjoyed this report.

Forward by R. Nelson Nash



The Bankers' SECRET

A Simple Guide to Creating Personal Wealth for Canadians



"I am so Impressed with these folks that they have the best grasp of this of anybody that I know, and I meet people all over the world about this message."
— R. Nelson Nash

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