

Jason KP Powers



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WEALTH

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***Your Official NREIA source for all things
Infinite Banking & Life Insurance***

**The Infinite Banking Concept for
Real Estate Investors**



***All Real Estate Investors need to know about the
Infinite Banking Concept!!***

Real Estate Investors need to know about the Infinite Banking Concept (IBC), a strategy that can significantly enhance their property investment strategies.

Amid a sea of opinions on real estate investing, many of which can be untrustworthy or unreliable, IBC stands out as a tried and true, long lasting, dependable approach. It allows investors to become their own *bank* by accumulating capital in a properly structured, high cash value life insurance policy, which can then be used to fund real estate investments.

By leveraging the cash value of their policy, investors can secure loans for property purchases, providing a reliable source of funding while avoiding the uncertainties of traditional banking systems.

This unique strategy has the potential to boost returns, enhance liquidity, and provide a level of control and flexibility rarely seen in other investment methods.

Who is Jason?

Jason K. Powers is a seasoned entrepreneur and real estate investor who has built a diverse portfolio of businesses over the years. After the 2008 financial crisis, Jason launched a real estate investment business, focusing on assisting homeowners in distress. Initially specializing in **wholesaling**, he soon expanded his expertise to include **fix-and-flip** projects and soon thereafter **buy-and-hold** investments.

This ultimately led him to acquire and begin redevelopment of a once sprawling 170+ acre RV **camping and recreation area**, with three lakes, featuring log cabins, camping, fishing, and swimming amenities. Jason began transforming the property, then selling to new owners to carry the torch forward, while provided seller financing for them, allowing him to **now act as 'the bank.'**



From Wholesaling → Fix-N-Flips → Buy/Hold Residential → Commercial Property → Being the Bank!

Drawing on his extensive experience in real estate investment, Jason has become an *expert* at **incorporating the Infinite Banking Concept into his investment strategies**. This process of starting from wholesaling to being the bank, is what Jason loves to teach his clients. As a result, he has coached hundreds of fellow investors on how to finance their own deals, gradually becoming their own bank, and establishing a lasting financial legacy for generations to come.



Infinite Banking Concepts®
Authorized Practitioner

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What is the Infinite Banking Concept?

The Infinite Banking Concept (IBC) is a strategic financial methodology that empowers individuals to become their own banks. By using a specially-designed whole life insurance policy, it allows investors to manage and grow their wealth in a tax-advantaged, liquid, and accessible environment. The essence of this strategy is in its ability to let individuals control their capital akin to how a bank would.

The power of Infinite Banking lies in the cash value component of the whole life insurance policy. As the policyholder, you pay premiums that contribute to both a death benefit and a cash value. The cash value accumulates over time, and the insurance company pays a guaranteed rate of return. In addition, the cash value can earn dividends, making it a compound interest-earning asset.

The cash value is highly liquid; you can borrow against it at any time without the need for credit checks or loan applications. The borrowing process is straightforward, and the interest rates are generally lower than commercial banks. The real beauty of IBC lies in the fact that your cash value continues to earn interest and potential dividends, even when you have an outstanding loan.

This makes IBC highly beneficial for real estate investors. As a real estate investor, cash flow, liquidity, and accessibility are critical to your business. These attributes allow you to purchase properties, make renovations, pay for unexpected expenses, or handle market downturns more effectively.

With IBC, you can fund your real estate purchases using policy loans from your whole life policy. This provides you with a source of funding that is not subject to the approval process of a traditional bank. You can also pay back the loan on your own terms, giving you more flexibility and control over your finances.

Additionally, IBC creates a tax-efficient environment for wealth growth. The cash value growth within the policy is tax-deferred, and loans taken against it are not considered taxable income. The death benefit is also typically tax-free for beneficiaries.

The Infinite Banking Concept can serve as a powerful financial tool that complements your existing real estate investment strategy. By leveraging the liquidity, control, and tax advantages that it offers, you can enhance your ability to invest in and manage your real estate portfolio.

However, it's *essential* to work with an experienced IBC Practitioner to design a policy that aligns with your financial goals and to ensure you're using the concept correctly. [**This is why the National Real Estate Investor Association has partnered with Jason K Powers & Unbridled Wealth!**](#)

Done right, the Infinite Banking Concept can be a key piece of any real estate investment strategy.

*Please note that while the IBC can provide numerous benefits, it may not be suitable for everyone. It requires discipline and a long-term perspective. As with any financial strategy, it's important to thoroughly research and consider the potential benefits and drawbacks before implementation.

What can Infinite Banking do?

Case Study 1: Meet Jack

Jack was 31 years old and had saved up \$25,000 to start his real estate investment business.



Instead of his money going directly from Bank Account to Wholesaling, we worked on a specific customized strategy for him, where he could **CHANGE THE FLOW OF HIS MONEY** and have it go from Bank Account, *through* his Policy first, and then on to his Wholesaling Business.



In doing this, he could borrow \$18,000 of it right back out, to use towards Wholesaling, and that's exactly what he did. He then estimated he would do about 4 Wholesales the first year, bringing in about \$45,000. He would then take that \$45K the first year, and (1) pay back the policy loan of \$18K, then pay the 2nd years Premiums of \$25K.

This is how Jack would fund ongoing premiums throughout his life thereafter – from revenue his business was producing!

By the 3rd year, Jack had built up nearly \$65,000 in his policy cash value, to use for real estate.

After a few years of building up cash value inside his policy, and **using it along the way**, Jack began Fix-N-Flips, and funding his *own* construction instead of having to borrow from a Hard Money Lender!

By the 7th year, Jack had built up \$177,000+ in his policy cash value, with which he can use for deals. By year 7, he had paid in \$175,000 in premiums, so now his policy would, for the rest of his life, compound larger and larger each and every year.

By year 8, Jack had built up \$207,000 in cash value. He decided to borrow against his policy to put a down payment on 4 houses in the mid-west. He put down \$50,000 each, and financed the remaining \$150,000.

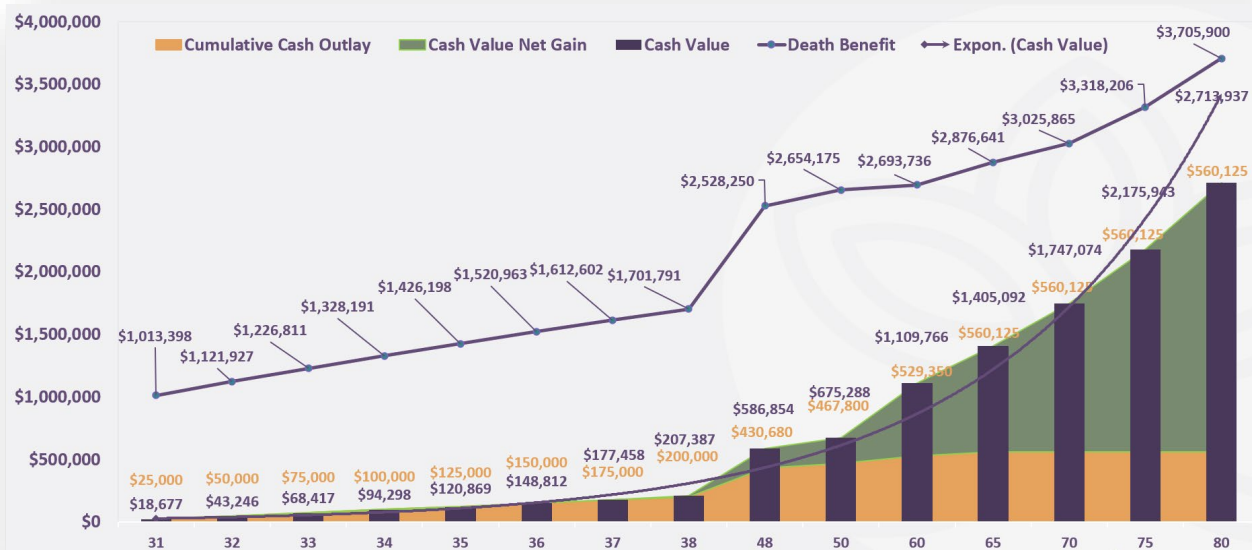
Over the next 10 years, Jack's 4 rental properties would each pay back their own \$50,000 "loan" to the policy. From years 8 to 18 (10 years), Jack had a \$148,000 NET cash value growth inside of his policy.



That means, not only did Jack get rental income for 10 years on the 4 rental properties, he *also* had an additional \$148,000 in cash value growth *above* the \$200,000 that was loaned out on the properties! **That's an extra \$14,800 per year!** And did I mention that that extra cash value is NOT taxable because of how it is accessed?

By age 70, Jack will be able to start borrowing against his policy and take \$100,000 per year out, tax free, for the next 20 years!

This means that with one single policy, Jack will have been using it throughout most of his life, replacing the banking function throughout his life, creating additional cash flow that can be used for anything he needs, and then finally being able to retire on that same pile of money. In the end, Jack will still be leaving a financial legacy, that can last for multiple generations after him, if he teach each generation how to carry the torch forward.



This is how you create financial velocity that can literally last for generations!

Have Jason K Powers speak to your REIA!

Jason has taught hundreds of real estate investors around the country how to pair the Infinite Banking Concept with Real Estate Investing. Invite him to come speak to your REIA this year!

Jason offers in-person workshops and online webinars, as well as speaks at major programs and seminars.

Connect with Jason and find something that works for you!

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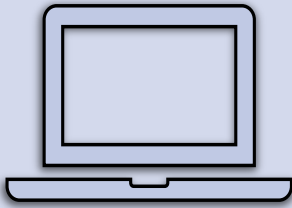
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"Change the way you think about your money, and it will change your life."

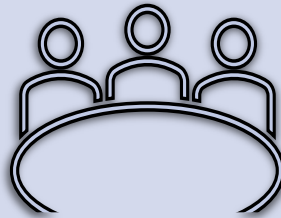
Types of Education Programs

Jason offers engaging webinars, in-depth workshops, and can even speak at your seminars, all designed to unravel the complexities of the Infinite Banking Concept. These sessions can be customized in terms of content, length, and format to seamlessly align with the specific requirements of your Association. It is Jason's commitment to ensure that each presentation not only enlightens your members about this powerful financial strategy, but also equips them with actionable tactics to maximize their investment potential using the Infinite Banking Concept.



Webinars

- 1-2 Hour
- 1/2 Day



Workshops

- 2-3 Hour
- 1/2 Day
- Full Day



Seminars

- Single Session
- Multi-Session
- Multi Day



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