

Case Study:

How the Infinite Banking Concept Empowers People to Finance Life on Their Terms

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 take control of their money and make it work for them using one of the oldest financial products available.

When Dan T. reached out to Wade for the first time, he was just 22 years old. **"I [wanted] to put money away for when I was 75," he remarks. "Wade and I talked about options and went through it all, and then he sent me a bunch of literature to read."** Although he knew he wanted to start planning for the future, it took about a year before Dan pulled the trigger. Life, as it so often does, got busy. Dan traveled a lot for work, spending four or five days a week out of the state. Through it all, Wade kept in touch. Eventually, Dan

was ready and he called Wade to get the ball rolling.

"Wade was so patient. He said, 'Look, we're investing for decades. Twelve months isn't really going to matter in the long-term strategy.' So, it was just great that he had the mindset that a little bit here or there doesn't really matter because we're talking decades. There's a lot of life ahead," Dan recalls.

That's the exact mindset Wade empowers his clients to adopt. The infinite banking concept isn't about achieving immediate results. It's about the long-term advantages. Wade encourages clients to take an active role in their finances and think beyond the next four or five years. After all, the best things in life don't always come quickly. They require patience and discipline as they evolve.

Wade's patience, understanding, and transparency made Dan even more convinced he had found the right guide for his financial journey. He notes, **"Most of the time, it's**



pushy salesmen that want their commission check, and they're more interested in what gives them the best return or who's paying the best premiums rather than what's best for the client. [Wade] was really sincerely concerned about what was right for me."

MAKING DREAMS A REALITY

The bank would have us believe. For Dan, one of the most significant benefits is the security of knowing the money is there when you need it — no questions asked. The first time he and his wife took a loan against their policy was to finance a goal they'd been dreaming of for a long time: owning and running a small farm. About seven years ago, they started taking steps to make that dream come true.

"The bank required at least 12% down, so we needed a sizable amount of money for a down payment. We'd been saving my bonuses and putting money in a savings account, but also putting money into both of our life insurance policies," he remarks. When they found the perfect property in 2018, Dan called Wade about taking a loan against their policies. Expecting the process to involve quite a bit of paperwork like a typical bank loan would, Dan was surprised when he received substantial checks in the mail just a few days later.

The policy proved useful again just a few months after closing on the property. **"There is a 250-year-old barn on our property, and it was starting to rot away because it**

didn't have a good roof over it. We realized if we really wanted to save it, we would have to put a new roof on it. But, we were tapped out. We had just gotten a mortgage on the house and land." So, Dan called Wade again. Three days later, another check arrived in the mail.

Having quick access to funds is a luxury so few experience due to the confines of conventional bank loans. The infinite banking concept can help finance some of life's biggest moments, from purchasing your dream home to paying for an education to retiring comfortably and more. It's also there in case of emergency, which provides peace of mind like no other.

FINANCING LIFE ON YOUR TERMS

After The infinite banking concept truly allows you to become your own banker. Because there are no set schedules for paying back a loan against your policies, you are truly in control. This allows you to create repayment terms that work for you and your budget. But, Dan cautions against getting lax with making payments. **"If you're not financially structured and don't have discipline, you could easily just take all these loans out and never actually restore the cash value of your policy."**

Wade strives to instill the importance of being disciplined in Sage Wealth Strategy clients, as well. For this concept to work, you have to be responsible enough to not steal from yourself. If you borrow against your policy, you need to pay yourself back the same way you'd pay the bank. The good news is

that you can build this system over your lifetime without the chains of traditional financing.

As Dan explains, using this strategy as a wealth-building tool means you can't treat it as a piggy bank. **"It took a while, but we now have a strategy to only use that money for things that are truly assets and provide a positive cash flow."** Purchasing their farm is a prime example. **"We started our micro-farm, and we have pigs that we've already sold, so we're already getting cash from them. We also sell eggs from the chickens, and that kind of thing. So, we're trying to spend that money in ways that grow our asset base rather than using it for trips to Disney or to buy a nice truck for us to drive around."**

Dan has now worked with Wade for over a decade and couldn't be happier with the results he's achieved so far. He says, **"It's rare to find a [wealth strategist] of Wade's caliber that is willing to break things down for you. He's a real asset [and] I wouldn't trade Wade for a local investment guy that is even half his caliber."**

