



Exclusive eReport

HOW CANADIANS CAN BEAT INFLATION

You can't control inflation. But you can beat it, if you know how.



By IBCanada Group Inc.

What Causes Inflation?

Some economists argue that inflation can be caused by a variety of factors, including changes in money supply, shifts in consumer and business confidence, and fluctuations in global commodity prices. Others argue that government spending is a major contributor to inflation, particularly when it outpaces the economy's capacity to produce goods and services. But to lump all these factors together is misleading.

Whatever the cause, you will be much better off financially if you can figure out a way to guard against inflation.

That's what this eReport is all about!

Financially savvy Canadians are hedging against inflation by using the Infinite Banking Concept (IBC). IBC is a process that can help individuals and businesses mitigate the negative effects of inflation. It involves creating a privatized banking system by using a properly designed, participating, dividend-paying whole life insurance policy as a financial vehicle to store and access cash. The idea is to use the cash value of the policy as collateral to borrow money and then pay it back with interest while preserving the compounding effect of your capital.

A key benefit of IBC is that it can help individuals and businesses maintain their purchasing power in the face of inflation. As prices rise, they can borrow against the cash value of their life insurance policy to make purchases, rather than relying on credit cards or loans with high-interest rates. Additionally, because the cash value of the policy is growing over time, so does the amount available for borrowing, thus allowing them to maintain their standard of living.

Another advantage of IBC is that it can provide financial security and independence. By building up the cash value of a life insurance policy, individuals and businesses can create a source of emergency funds that can be accessed quickly, without penalty and tax efficiently. This can help them weather financial downturns caused by inflation or other economic factors, providing peace of mind and financial stability.



By creating a **privatized banking system** that utilizes the cash value of a life insurance policy, individuals and businesses can maintain their purchasing power, achieve financial security and independence, and ultimately gain greater control over their financial futures.

The 6 Most Devastating Consequences of Inflation on Society and Government Control

1. Inflation Creates Uncertainty in Prices, Taxes, and Interest Rates

When prices are rising due to inflation, individuals and businesses struggle to predict the cost of goods and services, leading to uncertainty in financial planning. Additionally, inflation can create uncertainty in tax policies, as rising prices can push individuals into higher tax brackets even if their incomes have not increased. As central banks attempt to stabilize prices, they may raise interest rates, leading to further uncertainty in borrowing and lending markets.

2. Inflation Causes a Major Decrease in Your Purchasing Power

As inflation occurs, the value of the currency decreases, causing a decrease in purchasing power. Individuals are forced to pay more for goods and services, leaving less money to spend on other necessities. This can lead to financial insecurity and can threaten one's financial independence and freedom.

3. Inflation Threatens Your Financial Security, Independence, and Freedom

The decrease in purchasing power caused by inflation can threaten one's financial security and independence. As the cost-of-living rises, it can become more challenging to afford basic necessities, such as food, housing, and healthcare. This can lead to financial dependence on other individuals, charities, or the government, reducing personal freedom and independence.

4. Inflation Robs You of Your Choices, Now and in the Future

As prices rise, individuals are forced to allocate more of their budget towards necessities, leaving less for discretionary spending or savings. This can reduce the ability to make choices that improve one's quality of life and can impact future financial security.

5. Inflation Leads to Social Unrest and Greater Class Divide

As the cost of living rises due to inflation, low-income families and individuals are hit the hardest, leading to greater disparities in wealth and income. This can create tensions between different socioeconomic groups leading to social unrest and political instability.



6. Inflation Leads to Runaway Government Power and Control; Resulting in an Unhealthy Co-Dependent Relationship

As inflation manifests, governments may implement policies to stabilize prices, such as increasing taxes or raising interest rates, or even attempt to implement price controls. There's plenty of evidence that this is what our Canadian government is doing right now. However, these policies can lead to an unhealthy co-dependent relationship between individuals and the state. As the government gains more control over the economy, individuals may become more reliant on government support, reducing their independence and freedom.

Is this something that's been on your mind? It's certainly on ours.

Inflation has significant consequences on individuals and society. Policymakers must take steps to avoid inflation in the first place and mitigate its negative impacts. This may include promoting price stability, supporting financial independence, and preventing the formation of an unhealthy co-dependent relationship between citizens and the government. By doing so, we can ensure that inflation does not become a threat to our economic and social well-being.

In the meantime, while the government and regulators do their thing, let's talk about how you can help yourself regardless of their policies. Keep reading...

What Will My Savings Be Worth In My Retirement If Inflation Continues?

The value of your savings decreases over time due to inflation, and the difference between 2% and 5% inflation is significant over time. This underscores the importance of factoring inflation into your retirement plan.

According to statistics, the average 55-year-old Canadian will have saved \$377,300. So, let's say you're 55 and you have saved \$377,300. What will that money actually be worth 25 years from now?

With current inflation hovering around 5%, it's essential to consider the impact of inflation on your finances, especially when you're planning for retirement. Consider the buying power of \$377,300, when held onto for 25 years without spending a single penny, shockingly drops to a measly \$104,659, with a 5% inflation rate. (please refer to the spreadsheet on the next page.)

That's a whopping loss of almost 72%!!!

As you can see, it is quite clear that relying on conventional savings alone to combat inflation during your retirement is not sufficient. You need to have a solid plan in place to make sure you stay ahead of the inflation curve.



Age	Year	# Years	Inflation Rate 2%	Inflation Rate 5%
55	2023	0	\$ 377,300.00	\$ 377,300.00
56	2024	1	\$ 369,754.00	\$ 358,435.00
57	2025	2	\$ 362,358.92	\$ 340,513.25
58	2026	3	\$ 355,111.74	\$ 323,487.59
59	2027	4	\$ 348,009.51	\$ 307,313.21
60	2028	5	\$ 341,049.32	\$ 291,947.55
61	2029	6	\$ 334,228.33	\$ 277,350.17
62	2030	7	\$ 327,543.76	\$ 263,482.66
63	2031	8	\$ 320,992.89	\$ 250,308.53
64	2032	9	\$ 314,573.03	\$ 237,793.10
65	2033	10	\$ 308,281.57	\$ 225,903.45
66	2034	11	\$ 302,115.94	\$ 214,608.27
67	2035	12	\$ 296,073.62	\$ 203,877.86
68	2036	13	\$ 290,152.15	\$ 193,683.97
69	2037	14	\$ 284,349.10	\$ 183,999.77
70	2038	15	\$ 278,662.12	\$ 174,799.78
71	2039	16	\$ 273,088.88	\$ 166,059.79
72	2040	17	\$ 267,627.10	\$ 157,756.80
73	2041	18	\$ 262,274.56	\$ 149,868.96
74	2042	19	\$ 257,029.07	\$ 142,375.51
75	2043	20	\$ 251,888.49	\$ 135,256.74
76	2044	21	\$ 246,850.72	\$ 128,493.90
77	2045	22	\$ 241,913.70	\$ 122,069.21
78	2046	23	\$ 237,075.43	\$ 115,965.75
79	2047	24	\$ 232,333.92	\$ 110,167.46
80	2048	25	\$ 227,687.24	\$ 104,659.09

You require a reliable and effective financial tool such as the Infinite Banking Concept. IBC empowers you to take control of your finances and generate wealth that stays ahead of inflation, thus ensuring that you can maintain your purchasing power and enjoy the financial freedom you deserve during your golden years.

How does that resonate with you? Sounds good, right?

How Does the Infinite Banking Concept Combat Inflation?

Inflation is a silent killer of wealth, and it can have a devastating effect on your finances during your retirement years. However, with the infinite banking concept, you can fight back against inflation and secure your financial future. Here are some ways how infinite banking combats inflation:

1. Fixed Premiums and Inflation

One of the key benefits of infinite banking is that your premiums remain fixed today, and over time, they become cheaper as dollars lose their value. As inflation rates increase, the cost of goods and services rises, making it challenging to maintain your standard of living. However, with IBC, your premiums effectively reduce in the future, ensuring that you can keep pace with inflation and maintain your purchasing power.

2. Adjusting to Shifting Market Conditions and Interest Rates

The underlying asset mix of a policy designed with IBC in mind is automatically adjusted to changing market conditions. When interest rates rise, actuaries may shift the asset mix towards investments that provide a higher safe return. With IBC, you're always positioned to benefit from prevailing market conditions.

3. True Compounding Capital

The only way is up! Cash value in a policy can never decline in value contractually and only continues to grow as future dividends are paid. As the dividends are reinvested in the policy, they continue to produce larger compounding dividends in subsequent years. Due to the nature and efficient design of the contract, dividends can increase significantly, providing value now, and in the future.

4. Easy Access to Liquid Cash Value

Another way that IBC combats inflation is by providing you with liquid cash value that remains accessible for other opportunities. Your cash value remains liquid, meaning you can access it whenever you need it, without penalties or fees. This provides you with a great deal of flexibility to take advantage of investment opportunities that can help **protect your purchasing power** and generate returns.



5. Avoiding Expansion of Credit

The fractional reserve system allows our banks to actively impact inflation. By law, they are allowed to lend out significantly more money than they take on deposit. This expansion of credit leads to more money in circulation, which as discussed earlier, causes prices to rise. IBC avoids participating in the expansion of credit by using the cash value in your contract to fund your investments and other purchases, instead of relying on banks to finance your ventures.

4 Action Steps You Can Take To Curb Inflation Using the Infinite Banking System

1. Only Consult with an Authorized IBC Practitioner

Every Member of the IBCanada Group is an independent Authorized IBC Practitioner. An Authorized IBC Practitioner is someone who has been trained and authorized to help individuals implement the Infinite Banking Concept as part of their overall financial strategy.

Members can add significant value to your wealth-building efforts by providing valuable guidance on the setup and management of your policy, as well as help you understand the underlying principles and benefits of the concept. By working with a Member of IBCanada Group, you can gain a deeper understanding of how IBC can help you build wealth, protect your assets, and create a more secure financial future. Their expertise and experience can be relied on to ensure you make informed decisions and maximize the benefits of the Infinite Banking Concept.

2. How an IBCanada Group Member Can Help Design Your Policy

Designing a policy that's unique to your financial plan is a critical aspect of implementing the Infinite Banking Concept (IBC). A Member can help you design a policy that aligns with your specific financial goals and objectives. They can guide you through the process of selecting the appropriate insurance company, policy type, and funding structure that will best meet your needs. With their expertise, you can ensure that your policy is tailored to your individual circumstances and optimized to provide the maximum benefits.

Members will work with you to assess your financial situation, understand your goals, and identify the best options for structuring your policy. They can help you choose the right funding strategy and customize your policy to suit your unique circumstances,

whether you're looking to accumulate wealth, create a retirement income stream, or protect your assets from inflation.

Working with a Member of the IBCanada Group ensures that your policy is designed to meet your specific financial needs, taking into account your current financial situation and future goals. With their guidance, you can be confident that you're creating a warehouse of wealth that's tailored to your unique circumstances and will help you achieve your financial objectives over the long term.

Although some advisors think IBC can be executed using alternative assets, such as a Universal Life Insurance Policy, Home Equity Line of Credit (HELOC), a properly designed Participating Dividend-Paying Whole Life Insurance Contract is the only genuine platform to use for the Infinite Banking Concept.



3. Implementing Your Privatized Banking System

Implementing your privatized Infinite Banking Concept (IBC) banking system requires careful planning and execution. An IBCanada Group Member can guide you through the process and help you implement your IBC system efficiently and effectively.

They can assist you in setting up a properly structured whole life insurance policy that will serve as the foundation of your IBC system. They can also advise you on how to best utilize your policy's cash value to finance your purchases and investments.

Members provide ongoing support and guidance as you continue to build and develop your IBC system. They help you monitor your progress and adjust your strategy as needed to ensure that your system remains optimized to meet your financial objectives.

4. Control Your Financial Destiny

With an implemented privatized IBC banking system, you gain control over your financial world. You can enjoy security and peace of mind knowing that you have a financial plan tailored to your needs and goals. Additionally, by incorporating IBC into your financial plan, you have the ability to alter the trajectory of generations to come. This is because the Infinite Banking Concept allows for the accumulation and transfer of wealth from one generation to the next, creating a legacy that can positively impact your family's financial future. By taking control of your finances with IBC, you can ensure that you and your family's financial well-being is secured for years to come.



A Little Bit About Us

**We're IBCanada Group Inc.
& We're Here to Help**



We are a group of collaborating, independent Financial Advisors across Canada. We are united by our knowledge and shared resources that we use to help our clients with tax-efficient strategies to make their money grow.

Get to know our team of financial experts and advisors who are here to help you understand the Infinite Banking Concept and get started using these principles for your benefit. Each of our Members has taken the rigorous Authorized IBC Practitioners training course and can help you gain the knowledge you need to excel financially and start building wealth.

Give Us a Call Today!

1-877-703-5506

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