

LET'S TALK ABOUT **BANK FINANCE**

STRATEGIC RETIREMENT PLANNING



M&M WEALTH ASSOCIATES

WHAT YOU'LL GET FROM THIS VIRAL GUIDE:

- ✓ **Why everyday investors are shifting to bank financed retirement plans**
- ✓ **Why the bank is willing to contribute almost 3X your contributions**
- ✓ **Real-life case studies that show the numbers in action**
- ✓ **A simple, step-by-step implementation blueprint**

QUICK NOTE FROM FOUNDERS

MICHAEL HENRY & MATTHEW WU ©CRC



"Our mission has always been to provide honest, personalized solutions that reflect a deep understanding of our clients' goals, while upholding the highest standards in everything we do. We hope you find our resources, including this guide, to be instrumental to your financial journey. In health and wealth."

-M&M"

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USING BANK FINANCING

This concept isn't much different than using a mortgage to buy a home. Savvy savers are moving beyond plain IRAs and 401(k)s because bank-financed retirement plans combine leverage, growth, and downside protection in a way traditional vehicles can't. Here's why:

More money equates to more compound growth. The bank matches roughly 300% of your deposits in the form of a loan.

Money is not directly invested into the stock market. Indexed crediting strategies let you capture a slice of the S&P 500's long-term ~9% upside, with a 0% floor when markets fall

Low borrowing rates.

Banks lend at rates near prime, often creating a net spread between your policy's crediting rate and your loan cost.

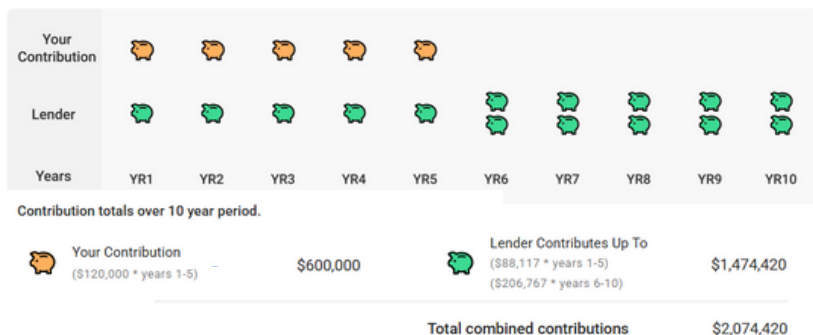
AND REASONS WHY BANKS ARE WILLING TO FINANCE YOUR RETIREMENT STRATEGY:

- Banks are in the business of lending out money
- Low risk avenue for the banks
- Stressed tested through harshest economic conditions in US history
- Cash in policy is used as collateral until the loan is repaid
- Policy is put into a protected trust
- The type of policy used is an Indexed Universal Life which provides market-linked returns without direct investment risks.

FUN FACT: Bank financed retirement plans were once reserved for the ultra-wealthy—with \$10 million or more in net worth. But over the past 20 years, financial institutions have paved the way for middle America to join in, making this strategy accessible to everyday investors.

Case Study 1 : Jessica, Age 45 (Goal: Retire On-Time)

Jessica, a top producing realtor, makes a consistent income of \$250,000 per year. She has not been keeping up with her retirement contributions and is needing to 'catch up'. Jessica is willing to set aside \$120,000 per year for the next five years, totaling \$600,000 in contributions.



Projecting a 6.44% rate of return using the Indexing Strategy, Jessica can take Tax-Free Distributions (using policy loans) in the amount of \$230,000 per year starting at the age of 65.

Assuming Jessica passes away at age 90, she would have received \$5,980,000 of tax-free distributions. Her family then would still receive \$2,157,184 of death benefits -- **totaling \$8,137,184 with only \$600K of contributions!**

Comparatively, if Jessica funded her retirement plan alone with the same amount of contributions and assuming an 8% rate of return, her retirement income would only be ~\$68,000 per year post-tax (which is an extraordinary difference of \$162,000!).

Case Study 2 : Corey, Age 35 (Goal: Retire Early)

Corey, lead software engineer, earns a \$300,000 base salary plus his bonus of \$100,000. Since Corey's goal is to Retire Early, his employer sponsored retirement plan will not work for him. Knowing that, he wants to contribute to a plan that :

- Allows for early retirement
- Uses leverage
- Has no contribution and income limits
- Retirement income is tax-free

Corey is willing to set aside \$200,000 per year with the goal to retire by 50 years old. He does not have the ability to do so in his employer sponsored retirement account or an IRA. This is how we structured his plan :

Contribution totals over 10 year period.

	Your Contribution ($\$200,000 \times \text{years 1-5}$) ⓘ	\$1,000,000
	Lender Contributes Up To ($\$169,825 \times \text{years 1-5}$) ($\$368,475 \times \text{years 6-10}$) ⓘ	\$2,691,500
Total combined contributions ⓘ		\$3,691,500

With potential results as shown below, assuming a 6% rate of return, Corey is projected to start taking tax-free distributions at 50 years old in the amount of \$158,000 per year, which is approximately a \$237,000 salary before taxes.

While his money is growing alongside with the bank's matching contributions, Corey is financially protected with a substantial initial death benefit of \$8 Million that can be accessed in the event of an unexpected death, critical illness, chronic illness, terminal illness, or critical injury.

Corey is projecting his \$1 Million of contributions into \$16 Million in total tax-free distributions and inheritable assets.

Tax Free Distributions Between Age 50 and 90

	Begin potential tax-free distributions when using policy loans	\$158,000/ yr
Age 90 (based off ages set above)		
	Cumulative distributions taken from age 50-90	\$6,478,000
	Remaining death benefit for beneficiaries net of all loan repayments.	\$10,421,184
	Initial death benefit protection (net of loan) Access to living benefit riders	\$8,001,491

STEP-BY-STEP GUIDE: BANK FINANCED RETIREMENT PLANNING

Taking these steps means you're serious about creating a secure, high-impact future. This strategy isn't for everyone—but if it's right for you, the long-term benefits can be life-changing. Here's a streamlined 9-step guide to help you understand the process from start to finish.

Step 1: Define Your Retirement Vision

Start with clarity. How much income will you need? When do you want to retire? This strategy works best when you have a long horizon—15 to 20 years of compounding before drawing income. The more intentional your goals, the more precise your roadmap.

Step 2: Take Inventory of Your Assets

Review your financials. Evaluate current savings, investment accounts, insurance policies, real estate holdings, and business assets. Understanding where you stand will help determine how this strategy complements your current approach, and how much you can realistically commit.

Step 3: Confirm Suitability and Eligibility

To qualify, you'll generally need to be age 25 or older with a household income of at least \$150,000. Commit to funding the policy for five years, wait 15+ years before accessing funds, and pass health underwriting. Most programs also require that you're a non-smoker and free from high-risk health or lifestyle factors.

Step 4: Assess Your Funding Commitment

Work with a licensed retirement planner to determine your annual contribution. Your premium should be large enough to unlock meaningful bank leverage—but remain within IRS guidelines to avoid triggering MEC rules. This is where strategy meets precision.

Step 5: Run Projections and Illustrations

Numbers bring clarity. Your planner will show you how the policy grows over time, when the bank steps in, and how much income it can generate in retirement. You'll review multiple scenarios; best case, conservative case, and everything in between.

Step 6: Apply for the Policy

Once you're comfortable with the structure, it's time to formally apply. You'll choose a strong-rated insurance carrier and a policy design optimized for long-term growth.

Step 7: Go Through Underwriting

This includes a medical exam, background check, and financial documentation. Underwriting helps the insurer price the policy accurately, and it ensures you're eligible for the leverage program.

Step 8: Fund Your Policy

Approved? You'll start making your annual contributions over the first five years. These premiums feed your policy's cash value and secure the bank's match. Around year six, the bank will begin contributing additional funds using your policy as collateral.

Step 9: Perform Annual Reviews

Your planner will meet with you annually to review performance, monitor crediting rates, evaluate loan balances, and adjust your strategy if needed.

Final Thoughts: Why This Strategy Changes the Game

Bank-financed retirement planning is one of the most powerful wealth-building tools available today. It blends long-term growth, tax efficiency, and strategic leverage in a way traditional accounts simply can't. By partnering with the bank, you unlock access to 2–3× more capital, protect your downside, and create a retirement income stream that can outperform conventional strategies by 60–90%.

It's bold, smart, and designed for those who want more than the average outcome. If you're ready to build a retirement plan that works harder for you—this is how you do it.

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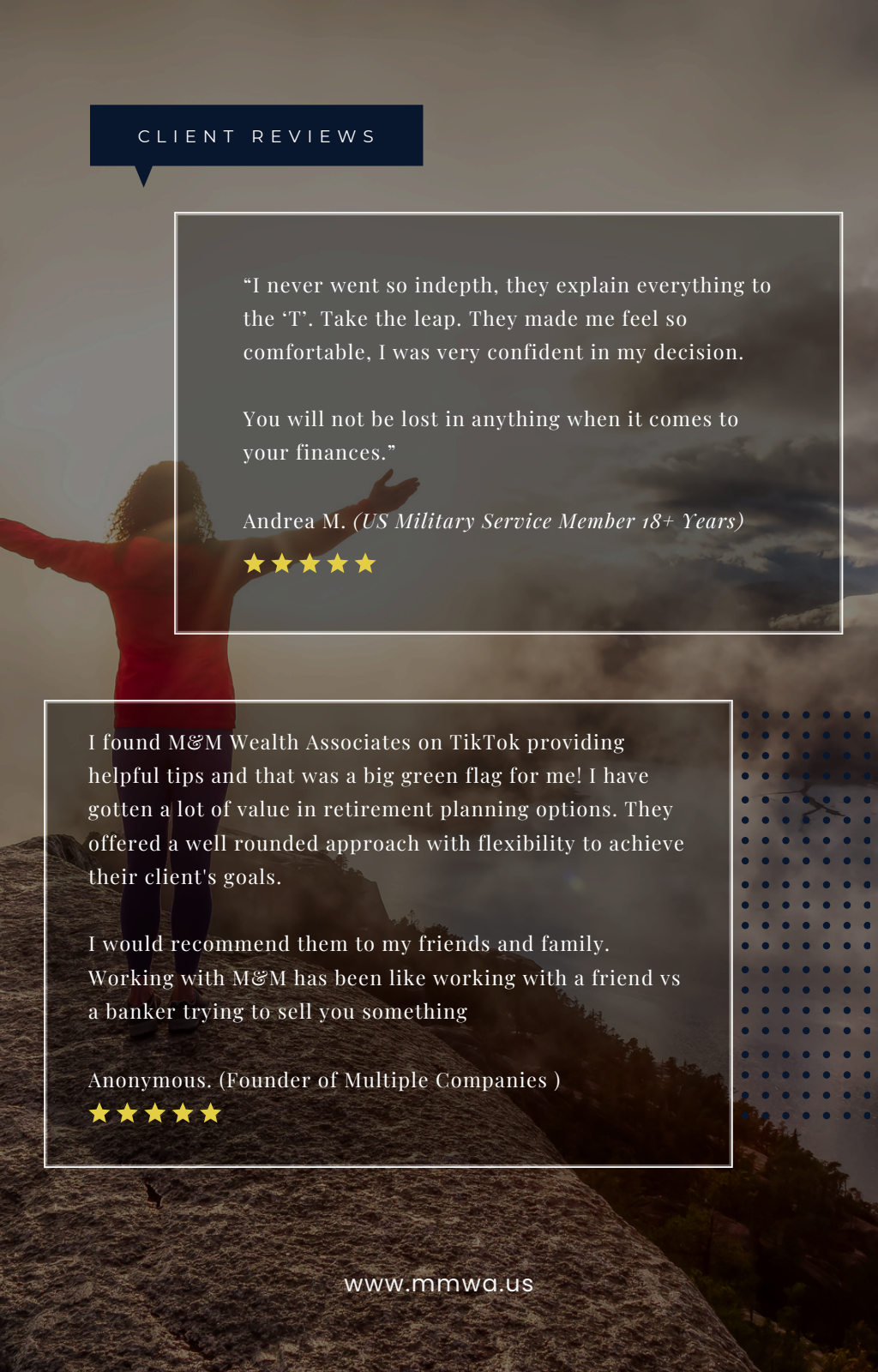
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CLIENT REVIEWS

"I never went so indepth, they explain everything to the 'T'. Take the leap. They made me feel so comfortable, I was very confident in my decision.

You will not be lost in anything when it comes to your finances."

Andrea M. *(US Military Service Member 18+ Years)*



I found M&M Wealth Associates on TikTok providing helpful tips and that was a big green flag for me! I have gotten a lot of value in retirement planning options. They offered a well rounded approach with flexibility to achieve their client's goals.

I would recommend them to my friends and family. Working with M&M has been like working with a friend vs a banker trying to sell you something

Anonymous. *(Founder of Multiple Companies)*

