Family Banking (Infinite Banking)

The Strategy in 60 Seconds

Seven in ten will need long-term care. Medicare won't cover most of it. Here's exactly how families pre-fund that gap, in sixty seconds.

100 DAYS

Medicare's skilled nursing limit per benefit period, with cost sharing after day twenty, and only after a qualifying hospital stay

Write it. Legalize it. Fund it.

- **Write the care plan - Who drives, decides, and pays**
- **Legalize it - POA, directive, correct titling**
- **Fund it - Cash you reach without selling**

Six answers, in writing

- Who drives to appointments
- Who tracks medications
- Who holds medical POA
- Who can sign financially
- Where the money comes from
- Where documents live

No plan means one person becomes the plan.

The Law Behind It (primary sources)

Verify against the source before relying. This is education, not legal or tax advice.

26 U.S.C. Sec. 7702 - The definition of life insurance for tax purposes - the rules that make the cash-value growth tax-advantaged.

https://www.law.cornell.edu/uscode/text/26/7702