



Infinite Banking & Debt Elimination

Mentorship Program

A Structured Development Pathway for Building
Independent Infinite Banking Consultants



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Introduction

Most advisors are introduced to Infinite Banking conceptually.

They understand the idea.

They see illustrations.

They hear theory.

Very few are trained to structure, position, and implement the strategy correctly in real client conversations.

That gap is where this program begins.

The Infinite Banking & Debt Elimination Mentorship Program was created to develop competent, confident consultants through structured, real-world experience inside the Legacy platform.

This is not a referral arrangement.

It is a collaborative apprenticeship model designed to help you grow into an independent Infinite Banking Consultant — equipped to educate, engineer, and manage advanced cash flow strategies with clarity and authority.

You will not simply observe theory.

You will participate in real cases.

You will see strategy engineered from the ground up.

You will understand why it is structured the way it is.

You will grow in both confidence and competence.

And you will earn while you learn.

What This Program Produces

Agents who complete this pathway develop:

- The ability to confidently lead Infinite Banking consultations
- A disciplined framework for cash flow analysis
- Competence in policy structure and design
- Authority in positioning and objection navigation
- Long-term advisory relationships, not transactional sales

You are not learning how to “sell a policy.”

You are learning how to design and manage financial systems.

Why This Structure Exists

Infinite Banking is not product-driven.

It requires:

- Strategic financial analysis
- Disciplined policy design
- Clear communication
- Responsible underwriting management
- Ongoing advisory oversight

The Leadership Council invests significant time, experience, and strategy into every case during the mentorship phases — from education and engineering to submission and implementation.

The commission structure reflects both contribution and responsibility.

As your involvement and skill set grow, so does your compensation and independence.

The goal is mastery — not speed.

The Mentorship Pathway

Advancement is based on issued policy volume, communication confidence, and strategic competence.

Movement between stages occurs through open dialogue and shared evaluation between the agent and the Leadership Council.

Legacy believes leadership is a continuous learning process — for both mentors and developing consultants — and each stage exists to ensure long-term mastery, not short-term promotion.

Even experienced advisors continue refining language, structure, and strategy delivery. This program reflects Legacy's commitment to continual improvement at every level.

Stage 1 – Immersion Phase

Minimum: 3–5 Issued Policies

Purpose: Concept mastery and structured observation.

In this stage, you will:

- Identify and introduce qualified prospects
- Complete required fact-finders
- Observe full strategy education sessions
- Study financial analysis and illustration breakdowns
- Participate in post-case review discussions

The Leadership Council will:

- Lead client education
- Conduct financial and medical analysis
- Engineer the strategy structure
- Present implementation plan
- Manage submission and underwriting

Commission Structure:

70% Leadership Council / 30% Agent

Advancement requires 3–5 issued policies and demonstrated understanding of the strategy framework.

Stage 2 – Guided Participation

Minimum: 1–5 Issued Policies (Collaborative Advancement)

Purpose: Communication development and shared leadership.

In this stage, you begin participating actively in client conversations.

You will:

- Lead portions of strategy education
- Explain the Infinite Banking framework
- Assist with objection navigation
- Participate in closing discussions
- Support underwriting coordination

The Leadership Council will:

- Oversee strategy structure
- Refine communication delivery
- Ensure clarity and alignment
- Provide real-time feedback and coaching

Commission Structure:

60% Leadership Council / 40% Agent

Advancement to Stage 3 is determined collaboratively, based on issued policies, communication confidence, and demonstrated readiness.

Stage 3 – Supervised Lead Consultant

Minimum: 3+ Issued Policies as Primary Presenter

Purpose: Operational independence under structured oversight.

In this stage, you lead.

You will:

- Conduct full client consultations
- Present Debt Elimination strategy
- Explain Infinite Banking mechanics
- Walk through illustration structure
- Lead closing conversations

The Leadership Council will:

- Review case design prior to submission
- Attend sessions as support when necessary
- Provide structured debrief and feedback

Commission Structure:

Transitional split (typically 50/50 or case-specific agreement)

Advancement requires a minimum of 3 issued policies as primary consultant and demonstrated case design competence.

Stage 4 – Independent Infinite Banking Consultant

Purpose: Full strategic independence within the Legacy platform.

At this stage, you:

- Conduct consultations independently
- Design and structure appropriate cases
- Submit under your own contract
- Utilize Leadership Council for complex cases when desired

Commission Structure:

Full personal contract compensation.

You now operate as an Independent Infinite Banking Consultant within Legacy.

Case Flow Overview

Each mentorship case follows a structured process:

1. Prospect identified and qualified
2. Fact-finder completed
3. Strategy consultation scheduled
4. Financial analysis conducted
5. Custom strategy engineered
6. Illustration reviewed and presented
7. Application submitted
8. Underwriting managed
9. Policy issued and implementation reviewed

This structure ensures clarity, professionalism, and long-term client alignment.

Professional Expectations

To maintain the integrity of the program and client experience, participating agents are expected to:

- Present professionally
- Complete documentation prior to meetings
- Use Legacy-approved positioning language
- Participate actively in development discussions
- Communicate promptly during underwriting
- Maintain confidentiality and professionalism

The goal is not just policy issuance.

It is responsible advisory leadership.

How to Begin

If this pathway aligns with your professional goals, the next step is simple.

1. Confirm your interest with the Leadership Council.
2. Complete required onboarding documentation.
3. Identify your first qualified Infinite Banking or Debt Elimination prospect.

From there, the structured mentorship process begins.

Participation is intentional and development-focused to ensure meaningful case involvement and quality growth.

If you are ready to move beyond theory and begin developing real strategy competence, this program was built for you.

We look forward to working alongside you.