

**YOU WORK
YOU EARN
YOU LOSE**

*The Financial System is Working,
Just Not for You*

by Sarbloh Gill

YOU WORK
YOU EARN
YOU LOSE

The Financial System is Working, Just Not for You.

By

Sarbloh Gill

If you keep playing by their rules,

You Will Never Win

Your game, your rules.

Control — or be controlled.



RevvPilots

Copyright © 2025 by Sarbloh Gill – Verity Life Solutions. All rights reserved.
No part of this book may be used or reproduced in any manner whatsoever
without the prior written consent of the author.

Dedication

In memory of R. Nelson Nash (1931–2019)
Author of the best-selling book *Becoming Your Own Banker: Unlock the
Infinite Banking Concept®*

"Everything begins with how you think."
— R. Nelson Nash

TABLE OF CONTENTS

Introduction: The Years Add Up, but the Progress Doesn't.

- Why doing everything “right” still leaves you stuck.

Chapter 1: The Game Was Rigged Before You Even Started

- Compounding isn't about effort—it's about timing, and you've been showing up last.

Chapter 2: The Trap That Catches Both Spenders and Savers

- Whether you spend or save, the system is designed to take your money away.

Chapter 3: The Hidden Cost That's Stealing Your Future Wealth

- Every dollar you spend today erases the wealth it could have built tomorrow.

Chapter 4: The McDonald's Secret (And What It Means for Your Money)

- McDonald's didn't get rich by selling burgers. They built wealth by owning the system behind them.

Chapter 5: Your Path To Freedom

- Imagine keeping more of the money you already earn—and finally feeling peace of mind about the future.

Chapter 6: This is Where Everything Changes

- The myths that keep you stuck—and the truth that shows how people create freedom without more work or risk.

Mindshift: What You Believe Drives What You Build

- The thinking shifts that free you from financial illusions and give you lasting control.

About Me

The Years Add Up, but the Progress Doesn't.

Have you ever had a moment where you stop and think, “This isn’t how I thought I would feel by now”? You’ve done everything you believed would lead to financial progress. You worked hard, stayed responsible, and made smart decisions.

You earned, paid your bills on time, saved, and invested when it felt like you could. And yet, it still feels like you’re just holding it all together.

Your bills get paid, and your responsibilities are met, but when the month ends, it rarely feels like you have gained any ground, just pressure to keep things from slipping.

The results don’t reflect your effort, and that starts to wear on you.

- The vacation... still on hold.
- The car... you’re stretching it another year.
- The activities for your kids... maybe next season.
- Retirement... feels further away than ever.

That sense of finally getting ahead - giving your family the time, freedom, and security you've worked so hard for - remains elusive.

It's not just about what's been delayed. You're managing life, but you're not building a future.

And that quiet frustration? It comes from doing all the right things—and still feeling like it's not enough.

But deep down, one thought keeps coming back: **“Something has to change... I just don’t know what.”**

And you know what? That was exactly me before August 2015, when I discovered the things I would be sharing with you in this book.

It all started when I first heard about the book "Becoming Your Own Banker" that year. Someone told me it was "the best financial education I'd ever get." But I didn't jump in. I stayed curious, but cautious.

You see, I'm an engineer by training—which means I tend to over-design everything, overanalyze systems, and approach new ideas with healthy skepticism. Especially ones that challenge conventional thinking. And this was one of them.

I was stopped dead in my tracks when I read one line on page 17 of *Becoming Your Own Banker* by Nelson Nash, which said:

*"You can't get a better rate of return investing in anything without first controlling **how** you finance the things you need in life."*

No, I couldn't digest it immediately. I had to reread that book multiple times before it really sank in. Because like most people, I'd followed traditional financial advice to the letter: maxed out RRSPs and TFSAs, invested in real estate, chased "true wealth" the way we're all told to.

But the more I reflected on Nelson's ideas, the clearer it became: I could've achieved everything I had—and more—faster and more efficiently if I'd understood this process sooner.

That realization changed everything for me.

After implementing what Nelson taught, I was able to have more of what I earn work for me, instead of doing all the work just to see the money work for someone else. All this without working any harder or changing my cash flow. I was able to enjoy life—the cars, the vacations, the home, the investments—without giving up the future those dollars could have built.

In total, those choices added up to more than \$1.5 million. Before, that money would have left me forever to buy those things. And when money leaves you, it doesn't just disappear in the moment—it takes with it every bit of growth and

opportunity it could have created for your future. But now, I am powering my future without sacrificing today, and we continue to build potential on that \$1.5 million every day while we keep living our lives.

Why did I share this? So you know what you're about to read in this book isn't theory. It's what worked—for me, and the many other people I've shown these truths.

What This Book Will Do for You

This isn't a book full of advice or tasks to add to your already full plate. It's here to expose what's been working against you—the unseen forces, the subtle mechanics of a financial system designed not to benefit you, but to benefit *from* you.

It will help you finally understand why progress has felt so hard. Why it seems almost impossible, despite your responsible financial lifestyle, despite doing everything the financial gurus recommended. Why the years are the only thing adding up, not your progress. Once you see the real problem, you'll finally know what to do about it.

Because here's what I've learned: when you start controlling the flow of money in your life for the things you need to buy, you don't just keep more of the money you earn today—you create more growth for tomorrow. And that changes everything for you and your family.

As you keep reading, you won't just see money differently—you'll see how to create a better future for your family.

Turn the page. Let's begin.

The Game Was Rigged Before You Even Started

Let me share a story—it's simple, it's personal, and it might change the way you think about growth forever.

It's not about luck. It's not about skill. It's about a pattern most people never see—and how I used it to flip the outcome in my favor.

The Tale of Twin Brothers

I grew up playing golf with my brother. We are twins—and let's just say we've always been competitive.

One sunny afternoon, we hit the course and decided to make it interesting: a small wager on each hole. 10 cents for the first hole, **with one catch—it doubles every hole.**

So:

- Hole 1: \$0.10
- Hole 2: \$0.20
- Hole 3: \$0.40
- Hole 4: \$0.80
- Hole 5: \$1.60
- Hole 6: \$3.20
- Hole 7: \$6.40
- ...and it just kept doubling.

Now, here's where it gets fun: I let my brother win the first 16 holes. (Yes, I took a risk—but I had a plan.) I just won 2 holes... the last 2.

We walked into the clubhouse, grabbed a cold drink, and relaxed on the patio. He leaned back and said, "Alright, Sarbloh, I dominated today. Let's settle up. How much do you owe me?"

I smiled. "Actually, brother... **You** owe me."

He laughed. "Come on, man—I'm not falling for that. I won sixteen holes! You only won two!"

"True," I said, "But you forgot about one thing: compounding." I grinned.

The Math

Here's what the wager looked like across 18 holes:

- Hole 1: \$0.10
- Hole 2: \$0.20
- Hole 3: \$0.40
- Hole 4: \$0.80
- Hole 5: \$1.60
- Hole 6: \$3.20
- Hole 7: \$6.40
- Hole 8: \$12.80
- Hole 9: \$25.60
- Hole 10: \$51.20
- Hole 11: \$102.40
- Hole 12: \$204.80
- Hole 13: \$409.60
- Hole 14: \$819.20
- Hole 15: \$1,638.40
- Hole 16: \$3,276.80
- Hole 17: \$6,553.60
- Hole 18: \$13,107.20

He won the first 16 holes. His total: **\$6,553.50**. I only won the last two.

My total: **\$19,660.80**. He owed me **\$13,107.30**.

"Because that's the power of compounding," I said. "It's not about how many wins you rack up—it's about *when* the value kicks in." He was dumbfounded.

(And if you're wondering whether I ever collected that win, the answer is no. We haven't played since. It's been over a year now and I'm still waiting!)

The Lesson

This isn't a golf story. It's a story that reminds us that most people lose out—not because they're lazy or irresponsible, but because they don't understand the true power of compounding.

They think it's just about earning interest over time. But compounding isn't just slow growth—it's **exponential** growth. The biggest wins don't always show up in the early stages. They come later—often when most people have already stopped.

People who don't understand compounding break its rhythm—they spend it, pause it, drain its strength. Volatility chips away at what could've been, and they never see the wealth their money was meant to create. The real loss isn't just the interruption—it's that compounding never got the chance to do what it does best.

Most people treat compounding like an afterthought—something that happens later, when there's money left over. But by the time everyone else has taken their share—the bank, the credit card, the bills, the government—there's barely anything left.

Whatever is left, that's what they expect to grow for their future.

That's not compounding. That's hoping a few drops will fill a bucket that was already poured out.

You did the hard work. You carried the weight. You turned on the tap. But you let everyone else drink first. And when it was finally your turn, there was barely a drop left for you.

You're not failing because you didn't try. You're failing because you were taught to show up last in your own financial life. This is what happens when compounding comes last—when you only start growing what's left after everyone else gets paid.

And once you see it that way, you can never unsee it.

What If You Could Compound All of It?

Let's pause for a second and ask a question no one has ever asked you before:

What if you could compound all the money you earn—not just what's left over?

What would that change? What would that make possible—5 years from now? 10 years from now? What kind of freedom would that create? Let your mind wander for a second.

No restrictions, no resets, no starting over every time life gets in the way—just momentum—*uninterrupted and fully yours*.

It's not just about money. It's about building a life where the results of your hard work don't disappear, and where your progress builds—and *stays* built. Where every dollar keeps working, even while you keep living.

This is what uninterrupted compounding gives you: not just growth, but permission to stop falling behind.

But here's what catches most people off guard: even when you grasp the power of compounding, there's still a hidden trap waiting. It doesn't matter if you're careful with money or careless—this trap catches everyone. Let me show you what I mean in the next chapter.

The Trap That Catches Both Spenders and Savers

You've probably heard this before: **"Don't be a spender. Be a saver."**

It sounds wise, responsible, and grown-up. In fairness, it's better than living recklessly. Saving feels like the right thing to do—because that's what most of us were taught: work hard, live within your means, and build up your savings before you spend.

But doing the "right thing" doesn't always lead to the right results. Even if you avoid debt and save diligently, you can still end up behind.

Why?

Because the system is built to keep both spenders and savers in a cycle that limits their progress.

Let's break it down:

The Spender

They spend first, then repay what they borrowed. That means they're constantly living with a financial obligation. The purchase is already made... but the cost hasn't fully shown up yet. It creeps in month after month—through credit cards, lines of credit, car loans, and payment plans.

They might feel like they're keeping up, but they're actually dragging the past into the future. Every paycheck is already spoken for. Every financial decision is limited by what they owe—not what they own.

Which means:

- They pay interest to someone else
- They're always behind—working to catch up
- Their financial life is controlled by obligations and deadlines
- They can't move forward without going into more debt

It's stressful. But it's common.

The Saver

They save first—then they spend when they've accumulated enough. It feels responsible, intentional. Like they're doing the "right thing."

But let's be honest—most savers aren't saving to grow wealth. They're saving to avoid going into debt. Their mindset is not about earning interest—it's about *not* paying it.

They don't want payments. They don't want interest charges. They don't want to owe anyone anything.

So they save—and pay cash. Which feels like control until the money leaves.

Because once they spend money:

- It's gone
- It never had a chance to grow
- And it can never be used again—not for growth, not for opportunity, not for anything else.

They avoided interest but gave up the ability to build anything beyond that purchase. And when the account hits zero? They start over, again and again and again. No debt, and no momentum either.

The Real Problem

When you step back and look at the full picture, something becomes clear: the spender and the saver are both *stuck*. One is buried in interest and payments. The other is constantly starting over with nothing left to build from. They both have

chosen different paths—but neither leads to freedom, neither builds lasting wealth, and neither creates real control.

So what's the real problem?

You've either paid interest to use someone else's money, or you've paid cash and unknowingly given up the chance to earn interest on your own money.

Let's make that real.

You finance a car through the bank. You borrow their money—and pay interest. That interest is money you will never see again. *It's gone.*

So next time, you decide to avoid debt. You save up, and you pay cash. Smart, right?

Here is what no one tells you: **You just made a financing decision again.**

While you didn't pay interest to someone else... You also didn't earn anything on the money you saved and spent. You gave up the chance to keep that money working for you—forever.

And that's the part most people miss: most of the money you earn is being used in one of two ways:

You are covering payments and interest on things you have financed: your mortgage, car loans, credit cards, and lines of credit. You are paying interest to use someone else's money, and giving them control over the terms.

Or:

You are paying cash or debit to buy the things in life: vacations, groceries, clothes, insurance premiums, property taxes, and charitable giving. These are real needs, real values, but every time you pay outright, that money is **gone**, and it will never earn any interest for you and your family again.

It is not about whether the expenses are good or bad; it's about what's happening in the background: your money isn't creating any **future value**.

You are earning, you are spending, but almost none of it is building anything beyond the moment.

That is not failure. That is a system designed around flow, not growth. Unless something changes, you will keep doing the work without ever seeing the wealth it should have created.

The Hidden Cost

I touched on compounding in the previous chapter, and I'm circling back to it because it connects to everything I've taught in this chapter. It will help you realize you're paying hidden costs regardless of which financial side you lean toward - whether you're a spender or a saver.

Question: If you believe in compounding, how much of what you earn is actually compounding all the time?

For most people, the answer is: not much at all. Because the way things are set up, every time you use money—whether you use it to pay off debt **or** to spend from your savings—you lose the chance to keep that dollar working for you.

You can't compound what you *don't keep*. You can't build wealth if every dollar exits your world with no return. You can't create momentum if your system resets every time you spend.

This is not about cutting back your lifestyle or living. It is about finally using your money in a way that **lets you live today without sacrificing tomorrow**.

But understanding the trap is only the beginning. To see the real cost of staying stuck in it, we need to look at what those lost dollars actually become over time. In the next chapter, I will show you the cost you incur daily for not knowing these truths.

The Hidden Cost That's Stealing Your Future Wealth

The most expensive thing you carry is an outdated belief.

You have probably made dozens of financial decisions that felt smart, responsible—even necessary. But what if those choices were costing you the very future you are working so hard to build?

Let's walk through a real-life example—not as a lesson, but as a mirror. A way to reflect on what we've always believed about money and what that belief might be costing us.

Meet Max – A Family Man Doing Everything Right

Max lives in Edmonton, Alberta. He is in his early 40s, married, raising two kids, and doing what most would call "the responsible thing."

He pays his bills on time, he avoids unnecessary debt, he works hard, budgets wisely, and uses his income to provide for the people he loves.

Here are some of Max's regular, recurring expenses—all essential to his family's lifestyle:

- Property Tax: \$4,200
- Car Insurance: \$1,800
- Home Insurance: \$2,200
- Family Vacation: \$4,000
- Total: **\$12,200** per year

That money goes out—year after year—to pay for the goods and services his family relies on.

But here's what no one ever told Max: every time he pays for something, he's not just giving up the money at that moment—he's giving up everything that money could have become, **if he had kept control of it.**

Let's take that one step deeper: people don't pay for things with money. They pay with the *time* it took to earn it, the *effort* it took to save it, the *sacrifices* they made to have it.

That is what is really being exchanged every time you spend money. So when that money is gone—so is all the *life energy* it took to earn it.

What If the Way You're Paying Is Actually Costing You?

Let's take a look at what Max's \$12,200 in annual expenses would do over time—*with and without* compounding:

He maintains these expenses for 10 years. That is \$12,200 each year, adding up to over \$122,000 over a decade, gone from his life forever. Money he will never see again. But what if those dollars had continued compounding instead? At just 4% annual return—a conservative estimate for illustration—here's what they could have grown to:

Future Value = \$146,474

Lost Growth = \$146,474.51 – \$122,000 = **\$24,474**

That's **\$24,474 less** in Max's financial future: not just dollars, but lost possibilities in the golden retirement years he worked so hard to secure, simply because of how he paid.

Remember, this isn't about a luxury lifestyle—these are everyday, repeatable expenses that have to be paid.

What's Really at Stake: What It Costs You in Retirement

Let's go forward in time—and look back. You are 70 years old now, and as you reflect on the life you have built, you start to think about what could have been.

If someone had just helped you see things differently—not with pressure or persuasion, but with clarity. Not by chasing higher returns, but by protecting the growth that was already possible.

Let's say you spent \$1 at different points in your life on groceries, bills, gas, and insurance. Nothing flashy, just life.

Here is what a single **\$1 spent**—and therefore lost—could have grown to by age 70 (assuming **4%** annual compounding):

- Spent at **25** → Lost: **\$6.99** at **70**
- Spent at **30** → Lost: **\$4.80** at **70**
- Spent at **35** → Lost: **\$3.95** at **70**
- Spent at **40** → Lost: **\$3.24** at **70**
- Spent at **45** → Lost: **\$2.66** at **70**
- Spent at **50** → Lost: **\$2.19** at **70**
- Spent at **55** → Lost: **\$1.80** at **70**
- Spent at **60** → Lost: **\$1.48** at **70**
- Spent at **65** → Lost: **\$1.22** at **70**

Now think about this:

Assume your average *lifestyle* expenses total **\$36,000** annually.

Here's what that annual spending could have grown to by age 70 if *those dollars had continued working for you instead of disappearing from your system* (assuming 4% annual compounding):

- From age 25 to 70 → \$251,640
- From age 30 to 70 → \$172,800
- From age 35 to 70 → \$142,200
- From age 40 to 70 → \$116,640
- From age 45 to 70 → \$95,760

- From age 50 to 70 → \$78,840
- From age 55 to 70 → \$64,800
- From age 60 to 70 → \$53,280
- From age 65 to 70 → \$43,920

That money could have supported your retirement, your freedom, your peace of mind. But it didn't, because over the years, you didn't just spend it—you gave up everything it could have grown into.

You were doing the responsible thing, but maybe no one ever invited you to see it this way.

Now that you do. What will you do with that awareness?

Note: This Isn't About NOT Living

I'm not suggesting you stop using money for your lifestyle—food, family, fun, the things that make life worth living.

I'm simply inviting you to reconsider how you've been taught to pay, and what that might be quietly costing you.

Because there is a better way to meet today's needs—without sacrificing tomorrow's freedom.

The question isn't whether you should spend money on the things you value.

The question is: how do the most successful businesses and wealthiest families approach this same challenge? And what can their strategies teach us about building something that lasts? Find out more in the next chapter.

The McDonald's Secret (And What It Means for Your Money)

Let me share a story that might change how you think about success forever.

Think about your favorite restaurant—the kind you visit to celebrate something special: a birthday, an anniversary, or just a memorable night out. Got it in your mind? Great. Hold onto that image.

Now, I don't know exactly what restaurant you're thinking of, but what I *do* know? It's probably not McDonald's.

And yet, **McDonald's is the most financially successful restaurant in the world.**

Is it because they make the best burger? Of course not. Sure, their fries are good—I'll give them that. But that's not what *made* them number one.

They didn't focus on making the best burger. They focused on building the **most enterprise value**—and they did that through **real estate**.

That's the twist most people miss. **McDonald's didn't win because of *what* they sold. They won because of *how* they built it.**

It was never just about the food. It was about the model, the strategy, the system behind it all.

Now you may be wondering, “Okay... I get it. But what does this have to do with my money?”

Everything.

You see, most people spend their lives trying to make a “*better burger*”—working harder, saving more, investing harder—hoping it'll be enough.

But McDonald's didn't become wildly successful by perfecting the product. They built wealth by thinking differently about ***the process*** and creating ***a system*** designed to generate **real, lasting value**.

Because at the end of the day, this isn't about being smarter. It's about approaching things from a different angle.

If *how* you build matters more than *what* you build, then here's the real question: is your money working to build *lasting value*—or is it just flowing through your hands?

So, What's Really Costing You the Most?

It's not your income, it's not your age, it's not even the rate of return. It's the way you ***finance*** your life.

That's where the real leaks are hiding. And that's exactly where we are headed next, because every single purchase you make using money—whether you realize it or not—is actually a ***financing decision***. And once you understand what that means, everything about money starts to make sense in a completely different way.

Your Path To Freedom

Every decision you make with the use of money is a financing decision.

You either:

- Pay interest to use someone else's money, or
- Lose interest when you use your own money

Both choices lead to the same outcome: a permanent transfer of money away from you.

It doesn't matter if you use a loan, a credit card, a debit card, or even your savings to purchase the things of life—the outcome doesn't change. Your money is gone. And with it, the opportunity for that dollar to keep working for you—over and over again.

The real loss is not just the money, but the momentum it could've created.

So even when you're doing all the right things—saving diligently, investing wisely, paying off debt—you might still be falling behind. Not because of a lack of effort, but because of how you've been financing the things in your life without even realizing it. This has resulted in money being transferred away from you, your family, your business. Once that money is gone, it will never work for you, but you keep working for it.

The Good News?

The solution isn't to stop financing altogether. It's to start financing in a way that puts you in control—so the value you create doesn't vanish, it grows and compounds for your family, not for the financial industry.

But for that to happen, you have to make a shift: from simply using the banking function to **controlling** the banking function in your life.

What Is the Banking Function?

It's the flow of money in your life: from the moment you get paid to the payments you make on your mortgage, car, groceries, travel, insurance, property taxes—everything that makes up your lifestyle, including saving for emergencies and investments.

Nothing happens to the flow of money without the *function* we call **banking**. And someone has to control that flow. That someone needs to be you.

Pause for a second and really consider this: **What would it actually look like if you were in control of how money moved through your life?**

Let's Make This Real

Let's unpack this with something we all understand: cars. How many cars have you had in your life? And when I say "had," I mean all of them—the ones you paid *cash* for, the ones you *financed*, the ones you *leased*.

Got a number in mind? Now think about the average cost of those vehicles. It doesn't have to be exact—just a rough estimate.

Now multiply: **number of cars × average price per car.**

That total? That's how much money has left your life: used once, never to return.

Sure, you got the cars and made the most of them. But the money you spent to get them? That's where the real cost lies. The moment it left your hands, it stopped working—for you, and for the generations after you.

No more access. No more compounding. No more control over that money. It was permanently transferred away from you—because you weren't in charge of the banking function. Someone else was.

But here's the shift: if you were in control, you could've bought every one of those cars, used them exactly the same way, and still kept the money. Still growing. Still accessible. Still working for your future—not someone else's.

Now ask yourself: what would it mean—not just to still have access to that money, but to have it quietly growing this whole time, building your future in the background?

What kind of peace of mind would that bring your family today? And how would it shape their future tomorrow?

Now you might be wondering: **"Does that mean I need to start my own bank, like the ones I am familiar with?"**

No.

This isn't about opening a commercial bank. You're not buying a bank. You are learning how to control the banking function—at your level.

Because banking isn't a product you purchase—It's a **process**, a function that you use every day. Someone is already performing that function in your life: you're doing all the work to earn the money, and those in control of the banking function keep getting your money.

The real question is: should that someone be them or you?

Become the Banker

When you become the banker in your own life—that is, when you control how your money flows instead of letting someone else do so for you—everything starts to shift. You keep more of what you earn—and you grow it further.

That means more control. More options. More momentum in your financial life.

Because if you're like most people I've worked with, you don't just want more money—you want more **meaning** behind it. More impact. More freedom.

Even though we haven't met, I can make five predictions about what you're really looking for:

1. You want **control**—real control over your money and how it flows.
2. You need **access** to capital—without jumping through hoops at a bank or sacrificing your future.
3. You want **growth**—steady, uninterrupted progress that actually lasts.
4. You want **less risk**—not more stress or volatility.
5. And if you can have that without giving a chunk of it away in taxes, that's just the cherry on top.

If that sounds like what you've been searching for, then you're going to love what *Becoming Your Own Banker* makes possible.

Where It All Started

The process known as *Becoming Your Own Banker*, also called the *Infinite Banking Concept*, was pioneered by R. Nelson Nash. In the early 1980s, Nelson found himself buried under nearly \$500,000 of debt to commercial banks.

And this wasn't ordinary debt. At the time, interest rates had soared—prime hit a staggering 21%.

To put that in perspective:

Five hundred thousand dollars then is equivalent to over \$1.9 million today. And at 21% interest, that kind of debt would rack up more than \$33,000 per month in interest alone.

Let that sink in.

If you were in that situation, what would be going through your mind? Would you panic? Freeze? Keep working harder, trying to out-earn the interest? Or would you step back, take a hard look at the whole situation, and realize that no amount of hard work could fix this—that the system itself was the problem, and you needed a completely different approach?

That's exactly what Nelson did. He understood he didn't just need a better investment—he needed a better *process*, a way to reclaim control over how he financed the things of life. He needed a system that would stop draining his wealth and start keeping it in his family.

So, he began intentionally building a reservoir of capital inside dividend-paying participating whole life insurance policies. **His own private banking system.**

This gave him access to capital without interrupting its growth. He used it to eliminate all his debts to outside lenders—what he called the "snakes and dragons" of his financial life.

Then something powerful happened. He redirected the money he had been sending to banks back into his own system. Every dollar that used to leave his hands now stayed within his control. He refilled his own reservoir. He regained peace of mind. And he did it without interrupting the growth of his wealth.

As he often said: **"It's a peaceful, stress-free way of living when you get the banks out of your life."**

In the year 2000, Nelson Nash published *"Becoming Your Own Banker: Unlock the Infinite Banking Concept"* to show everyday people how to take control of the banking function in their lives, just as he had done in his.

Through the power of properly structured, dividend-paying whole life insurance, he shared a concept that has since helped thousands of families across North America live with more peace and less pressure. It's helped them enjoy life now without compromising their future, all because they've learned how to stop unknowingly giving their money away.

To live with confidence instead of stress.

Becoming Your Own Banker isn't about a product—it's about regaining control. It's a process that enables you to hold onto more of what you earn so you can build a stronger financial foundation, faster.

(Want to dive deeper into Nelson Nash's original teachings? You can get your own copy of "Becoming Your Own Banker" by texting "NELSON" to 587-507-4545. We'll ship it to you anywhere in Canada.)

What This Could Look Like in Your Life

Now imagine what that could look like in your life. What if you could keep just 10% more of your income than you do now, after the banks, the credit cards, the bills, and the government take their share?

What if it were 20%?

The difference could be massive. Because the more you keep, the more you can direct toward savings, investments, and opportunities that serve your future—not someone else's.

That's where financial momentum begins. And that's when your money starts creating peace of mind, cash flow, and freedom so you can focus on what matters most.

Now, I know what you might be thinking: This almost sounds unbelievable, or maybe you're wondering if it's really for someone like you. In this next chapter, I will address those concerns head-on and show you exactly what this looks like in practice.

This Is Where Everything Changes

If you've made it this far, congratulations. Most people don't. They get distracted. Life gets busy. They push it aside for "later." But not you. You stuck with it: from frustration to clarity to real strategy. You didn't just read about a better way—you stuck around long enough to understand it and feel what's possible.

By now, you've likely realized this isn't just another financial tip. It's a complete shift in how you think and a system that finally puts you back in control.

You've seen the problem. You've seen how the financial system really works. And now, you're starting to see a path forward.

Now I will show you real-life examples of the people we've helped apply this Concept – making ordinary everyday “spending” fuel lasting wealth.

But before we go further, let's address the three biggest misconceptions people have about this concept, just in case it's limiting you as well.

Three Myths About Becoming Your Own Banker

Myth #1: "Interest Rates Matter Most"

Many people believe that getting the lower rate on a loan means they are "winning."

But let's put that belief to the test. Imagine two friends—both buying the exact same \$30,000 car. Same make, same model, same color.

Alex gets 0% financing for five years. Ryan gets a 2% rate over the same term.

Their monthly payments are slightly different, but not by much. Alex feels proud of his great deal. Ryan, on the other hand, can't help but feel a little bit envious.

They meet for coffee, and like always, the conversation turns to rates.

Then a third friend, Sam, joins the conversation. Sam has been practicing Becoming Your Own Banker.

He listens carefully, then asks a simple question: "Alex, when you make your \$500 monthly payment at 0%, how much of that money can you use again later?"

"Ryan, same question for you—can you access any part of your payment after it's been made?"

Both Alex and Ryan pause, thinking. The answer is zero.

Despite one having a slightly better rate, both friends are permanently transferring large amounts of money away—never to be **reused or recaptured**.

Neither stopped to consider the real cost of those payments—every dollar sent to the lender is a dollar they'll never get back, a dollar that could no longer earn interest for them, a dollar that leaves their control forever.

They believed the game was about who got the better rate. But in reality, they were both losing because they focused on rates instead of seeing how the process itself was draining their wealth.

In the end, it wasn't the rate that kept money in the family—it was control.

Becoming Your Own Banker isn't about chasing the lowest rate. It's about asking: **Who controls the flow? Who benefits from the payment? And what options do I have when life changes?**

Myth #2: "You Need a Lot of Money to Get Started"

That couldn't be farther from the truth.

It's not about how much money you make. The real question is: *How much of what you make do you want to keep?*

Because keeping is what builds your future. Keeping is what gives you options. Keeping is what creates momentum.

So when someone says, "I probably need a lot of money to become my own banker," they're confusing the goal of keeping more with the assumption that you need to start with more.

Myth #3: "I'm Too Old to Become My Own Banker"

Age isn't the issue; ignoring the problem is.

This myth is especially common among people in their 60s or 70s who say, "If only I had found this sooner. It's probably too late for me now."

But here's a better question: At what age do you stop needing to use money?

The answer is never.

You'll need money for food, housing, travel, healthcare, and everything else that supports your life right up until your graduation day (your final day on this earth). And from now until then, age doesn't change that.

So the real question is: If you know you'll need money for the rest of your life, do you really want to keep giving up control of it to someone else? Or would you rather have a system that keeps your money working for you through every season of life so it's available when you need it most?

Here's the hard truth: If you're not acting as the banker in your own life, you're still transferring money away—money you've worked decades to earn, especially now when preserving it matters most.

And what if you took it a step further? What if you became a banker not just for yourself but for someone you love—a child, a grandchild?

You'd take over a stream of payments and profits, supporting your retirement while keeping money in the family. As they are going to make those payments anyway for cars, education, homes, or business, changing who receives them means they're not just helping you—they're also building a bigger legacy for themselves.

It's not just about protecting what you've built; it's about keeping it in motion for generations to come.

It's not too late to become your own banker, no matter your age. But every day you wait, you're not just limiting your own future—you're missing the chance to build a stronger one for your family.

And once you understand that, you can never look at money the same way again.

Real Examples from Real People

Below are real-life examples of how others have applied the principles of Becoming Your Own Banker—and I'm offering them to you at no cost.

Want to see exactly how others turned everyday money into lasting wealth? Text **AMPLIFY to 587-507-4545** and we'll send you full access to the real-life examples below—so you can see exactly how others changed their financial trajectory.

Why Do These Examples Matter?

These are real stories from everyday people—families, professionals, and business owners who were asking the same questions you're asking now.

But instead of continuing to let money flow out of their lives, they made a different choice—they changed the process.

And just that single shift made everything else more powerful without more work, more risk, or more sacrifice.

Here's why this matters for you: You're already spending this money. The real question is, what do you have to show for it?

Every dollar that leaves your life without creating value is a dollar that can't come back. But when you take control of the process, you don't just hold on to more—you start building momentum.

These examples are meant to do more than just inform you. They're here to give you clarity, and clarity leads to stronger decisions—the kind that builds freedom, not friction.

There's no cost to watch these examples, but don't mistake something being free for being worthless. The real cost isn't in what you pay; it's what you could miss by not watching.

Each example reflects years, even decades of lessons, results, and missed opportunities. And depending on where you are in life, the difference could add up to hundreds of thousands of dollars or more.

So here's my advice: Don't treat this like optional content. Treat it like your future depends on it, because it does.

Watch all the examples or just the ones that resonate with your situation. But whichever you do, make the time.

You've already done the hardest part— you've seen the truth. Now it's time to act on it.

Because you don't need to work harder; you need a better process. Let me show you what that looks like.

Text AMPLIFY to 587-507-4545 and we'll send you access to more real-life examples like the ones below.

Example 1: The Everyday Family Expenses Shift

How \$25,000 in Living Expenses Turned Into \$130,000 of Retirement Value—Michael and Lisa's Story

At 45, Michael and Lisa were doing everything "right"—no reckless spending, no financial chaos. Just the steady routine of a working couple with two kids, focused on stability.

Each year, about \$25,000 of their income went toward things they valued—property taxes, insurance premiums, personal growth investments, charitable donations, vacations, and seasonal traditions.

Every dollar was carefully budgeted and then gone. It served its purpose in the moment, but none of it helped build their future.

That's when they changed the way their money flowed. By applying the process of **Becoming Their Own Banker**, they restructured those same annual expenses to work for them instead of just disappearing.

The result? One year of \$25,000 redirected created over \$130,000 in future-accessible value by retirement.

Same cash flow, same spending, radically different outcome.

Example 2: The Vehicle Financing Flip

How Future Car Financing Created Over \$600,000 in Wealth—Jack's Story

Think about how many vehicles you'll buy in your lifetime—five, seven, maybe more?

Now imagine if each of those purchases could build your financial future instead of draining it.

That's exactly what Jack and his family discovered.

With two teenagers, they expected to buy at least seven more vehicles over the next 36 years, averaging \$30,000 each. They had always financed or leased through traditional methods, making monthly payments and watching that money vanish.

Then they made a change. Instead of borrowing from someone else's bank or paying cash for the cars, they started using their own system, structured through the process of **Becoming Their Own Banker** to finance their future vehicles.

By shifting how they approached the same car purchases, they created over \$600,000 in future value, accessible at retirement and available for use throughout life.

Same purchases, same needs, Completely different outcome.

The real difference wasn't what they bought—it was how they financed it and who benefited from every payment.

Most people spend more money on car financing than they'll ever save for retirement. Change the way you finance, and you can amplify your chances of building a bigger, more secure future.

Example 3: The Debt Payoff Transformation

How Paying Off Debt Helped Them Build Wealth, Not Just Eliminate It—Glen and Sheila's Story

Glen and Sheila had saved up over \$120,000 to pay off their debt: credit cards, car loans, and a lingering line of credit. They were ready to wipe the slate clean and do what seemed responsible.

But just before sending the money out the door, they were introduced to the process of **Becoming Their Own Banker**. That moment changed everything.

Instead of paying off the debt the traditional way, where every dollar would be gone for good, they used a properly structured system that allowed them to stay in control of the money while still eliminating the debt.

They paid it all off, but this time, the money didn't leave their life forever. It kept growing, remained accessible, and started building wealth instead of just erasing what they owed.

Because here's the truth: Paying off debt the traditional way doesn't make you wealthier—it simply transfers your money away permanently.

Glen and Sheila nearly followed that path. Thankfully, they found a better one just in time.

Example 4: The Education Plan Reimagined

*How a Traditional Education Savings Plan Cost Their Daughter
\$700,000—Jason and Amanda's Story*

Jason and Amanda were young parents doing what felt responsible. Concerned about the rising cost of post-secondary education, they opened a traditional education savings plan shortly after their daughter was born.

Month after month, they contributed consistently, wanting to make sure she could attend university at age 18 without taking on student debt.

Their plan was simple: save for 18 years, then use the funds to pay for tuition—no loans, no stress, just careful planning.

But a few years into the process, they were introduced to **Becoming Your Own Banker**, and it changed how they saw everything.

They realized that while the education savings plan was designed to help fund school, it came with a hidden cost: the loss of future compounding.

Here's why: the money they were saving would grow for 18 years. But the moment they withdrew it to pay for education, the growth would stop—no more momentum, no more compounding, no long-term value.

Had they continued down that path, their daughter would have received a four-year education but would have unknowingly given up over \$700,000 in future value by the time she turned 65—all from a single decision made when she was 18.

Thankfully, Jason and Amanda found a better way in time. They applied the principles of **Becoming Your Own Banker** and funded her education through a properly structured system that allowed the money to keep growing in the background.

The result? Their daughter still got the education they'd planned for and the capital they used is still working for her future.

Because when you control the banking function in your life, you don't just pay for the goal; you keep the growth.

Example 5: The Tax Flow Breakthrough (for Business Owners)

How a Business Owner Turned \$70,000 in Annual Taxes Into Future Value—Greg's Story

Greg owns a thriving contracting business. Every year, he pays more than \$70,000 in corporate taxes. He never questioned it—it just felt like the cost of doing business.

But as time passed, that number started to weigh on him. \$70,000 year after year leaving his world for good.

Greg wasn't mismanaging his money or making bad decisions—he was simply doing what every other business owner had been taught to do.

Then he discovered the process of **Becoming Your Own Banker**, and everything shifted.

Greg realized something powerful: he didn't need to change his goal. He didn't need to change his cash flow. He just needed to change the process.

And by changing the process, he was able to amplify the outcome.

The result? Instead of that \$70,000 disappearing each year with nothing to show for it, Greg restructured how the money flowed and began turning it into over \$147,000 in future value.

Here's the truth most people miss: taxes aren't the problem. You can't avoid taxes; that's not the point.

The real problem is what happens after you pay them. The money leaves, and it never works for you again.

Greg didn't reduce his tax bill—he simply changed the process. He didn't escape the obligation; he turned it into an opportunity.

Now that same money is helping him build lasting value, gain greater financial control, and keep his wealth working inside his system instead of someone else's.

How a Tailwind Can Transform Your Financial Journey

Imagine an airplane on the runway—engines humming, fully fueled, and ready for takeoff. As it climbs into the sky, it burns the most fuel. That's a lot like your life: You're pouring your energy, time, and income into getting ahead.

Now picture that plane finally reaching cruising altitude, only to hit a strong headwind. The engines strain harder, burning even more fuel just to maintain speed. Progress slows. Arrival gets delayed. And when it finally lands, it's running low and off schedule.

Sound familiar?

That's what life often feels like. You're giving it everything you've got, but the headwinds of debt, taxes, and interest payments to banks keep slowing you down. You reach your goals later than planned with less leftover than you'd hoped.

But what if that changed?

What if the same airplane—same fuel, same pilot, same destination—caught a strong tailwind instead? Suddenly, the journey becomes faster, smoother, and more efficient. It arrives with less effort, more reserves, and ahead of schedule.

That's what it feels like when you implement the process of *Becoming Your Own Banker*.

You don't need to change your goals. You don't need to work harder or earn more. You just need to change the flow—adding a tailwind that helps accelerate you to get to your destination sooner, more efficiently, and with more of what you've worked so hard to build.

This radically enhances anything you're currently doing or planning to do financially so you can arrive at the phase of life you value most.

Ready to see these principles in action? Text **AMPLIFY to 587-507-4545 for free access to all examples above and other useful resources on the process of Becoming Your Own Banker.**

What You Believe Drives What You Build

You've made it further than most people ever will. The fact that you're still reading means you understand this isn't just another financial book—you're here because you're ready to think differently.

This final section is my gift to the few who make it this far. It's about the mental shifts that separate those who build lasting wealth from those who chase it forever. The ignorance of the truths in this section could still limit your financial future. It could determine how far you go with applying the truths I've revealed in this book.

So I included it to shift your perspective—because sometimes, the greatest threat to your financial future isn't the strategy you're using, It's the way you're thinking about it.

I'm calling these 'MindShift Thinking Exercises' because I don't want you to just read through this chapter like the others. I need you to actively engage with every concept I'm about to expose. Think of this as your action step.

Don't be passive here. Stop after each exercise, think it through, and let it sink in. These mental shifts need to connect with everything we've discussed in the previous chapters—that's where the real transformation happens.

Now let's begin.

Thinking Exercise 1: The Illusion of Interest Rates

(Why the amount of interest matters more than the rate)

You've saved up \$30,000 and locked it into a four-year GIC earning 4% annually. It's growing, compounding quietly over time for the next four years.

Now you need a car. It costs \$30,000. Time to make a decision:

Do you use your GIC (earning 4% for four years) and stay debt-free, or do you finance the car over four years at 6% interest and leave your GIC untouched?

Most people use their GIC savings because it feels smarter to avoid paying 6% when you're only earning 4%. It seems like a 2% loss, right?

But here's the part most people miss: We've been trained to focus on interest rates when what really matters is the volume of interest—the actual dollars gained or lost.

Let's Take a Closer Look

Option 1: Pay With Cash.

You withdraw \$30,000 from your GIC and buy the car. Here's what you give up: That money was on track to grow to \$35,095 in four years at 4%. By spending it now, you forfeit \$5,095 in potential growth.

You avoid paying loan interest, but you also erase every dollar your money was about to earn.

Option 2: Finance the Car.

Leave your GIC untouched and take a loan over four years at 6%.

- Your payments: \$704.55/month
- Total repayment: \$33,818.44
- Interest paid over 4 years: \$3,818.44

Meanwhile, your \$30,000 GIC continues compounding for those same four years, growing to \$35,095 at 4%. That's a gain of \$5,095.

The Outcome with Option 2:

- Interest earned (GIC, 4 years): \$5,095.76
- Interest paid (loan, 4 years): \$3,818.44
- Net gain: \$1,277.32 in your favor

Even though the loan had a higher rate, you still came out ahead because the volume of interest earned was greater than what you paid.

The Real Lesson

We've all been conditioned to ask, "What's the rate?" It's the question we hear everywhere: from banks, in ads, even at the water cooler.

But that question misses the point. It's not about the percentage—it's about the dollars, how many you're earning and how many you're losing.

That's the shift: from chasing better rates to controlling better outcomes.

Thinking Exercise 2: Don't Fall for "Average" Investment Returns

(Why average returns don't equal real progress)

You've worked hard and saved diligently, finally setting aside \$50,000 that you don't want to leave idle. A colleague recommends an investment guy he trusts, offering promises of strong returns, market history charts, and confident claims of "beating inflation."

You decide to give it a shot.

Year 1: The market takes off like a rocket. Your \$50,000 doubles with a 100% return, and your statement now shows \$100,000. You're thrilled, imagining an early retirement.

Year 2: Things turn. The market crashes. Your investment falls 50%, bringing your \$100,000 back to \$50,000. You feel relieved—at least you're not below your original \$50,000. You tell yourself, "Whew... that was scary, but I survived."

Year 3: The market bounces back with strength. Another 100% gain! Your account balance is back to \$100,000. Hope reignites—maybe things are finally turning around.

Year 4: Whiplash strikes again—another 50% drop. Your balance sinks back to \$50,000. Four years of market swings, and you've ended up exactly where you began.

Then, a letter arrives in the mail from the investment advisor your colleague recommended. A bold headline grabs your attention: "Congratulations! Over the past four years, your average annual return was 25%!"

You sit at your kitchen table, staring at the statement. You look at your balance—\$50,000. You read the letter again—25% average return. You scratch your head, confused.

How can you average 25% per year and have nothing to show for it?

Still confused, you pick up the phone and call the investment advisor.

"Hey... I got your letter. It says I averaged 25% a year. But my account is still sitting at the same \$50,000 I started with. Shouldn't there be more? Or was 25% a typo?"

He lets out a quiet sigh on the other end. "No typo. That's correct. Let me explain how it works."

He begins to explain: "**Year 1:** Your investments doubled with a 100% return, growing from \$50,000 to \$100,000. **Year 2:** The market dropped 50%, cutting your \$100,000 back down to \$50,000. **Year 3:** Another 100% gain—your \$50,000 doubled again, returning to \$100,000. **Year 4:** Then came another 50% drop, bringing your balance right back to \$50,000."

"So if you add up your yearly returns—+100%, -50%, +100%, -50%—you get a total of +100%. Divide by 4 years, and your average annual return is 25%."

You sit in stunned silence. You took the risk. You endured emotional highs and lows. And after four long years, you're right back where you began. Yet somehow, the numbers on the page call it progress.

What's the Real Lesson?

Averages don't build wealth. Real results do.

So the next time someone talks to you about average returns, ask the one question that actually matters: "What did I start with, and what do I have now?"

If the answer hasn't changed, then the return is just a number on paper. And maybe this isn't investing at all—it's a roller coaster going nowhere.

Thinking Exercise 3: "No Risk, No Reward?"

(Why losing money is harder to recover than you think)

Imagine you invest \$1,000.

Year 1: It grows by 20%. Quick math—what's your new total? \$1,200.

Year 2: It drops by 20%. Now stop and consider: what would you expect your balance to be?

Most people guess: "Back to \$1,000." But the actual number? \$960.

Here's why:

- A 20% gain on \$1,000 is \$200, bringing you up to \$1,200
- But a 20% loss on \$1,200 is \$240, dropping you down to \$960

Same percentage. Different starting points. Different outcome.

Now here's the next question: How much would you need to gain to get back to \$1,200 from \$960?

Think about it—it's not 20%. It's 25%.

The Real Lesson

Every loss digs a hole, and the climb back always takes a bigger gain.

So next time someone says, "No risk, no reward," try asking a better question: "How deep is the hole if it doesn't go as planned?"

Thinking Exercise 4: Are You Watching Closely?

(Why chasing percentages can distract you from what really matters)

Imagine you have the opportunity to buy equity in one of two businesses, but you can only choose one.

Here's what you know:

- Both companies operate in the same industry
- Both have strong leadership and a consistent profit record
- You trust and believe in the future of both

Now here's the offer:

- Business A offers you a 10% stake
- Business B offers you a 20% stake

Which one would you choose? Most people say 20%—it seems like the better deal.

But here's the catch:

- Business A is valued at \$1 billion
- Business B is valued at \$1 million

Let's do the math:

- 10% of \$1 billion = \$100 million
- 20% of \$1 million = \$200,000

Now ask yourself: Which one would you truly want to own a piece of?

It's tempting to chase the bigger percentage, but what really counts is what that percentage is actually worth.

The Real Lesson

We're often taught to focus on the rate, the percentage, the size of the slice, but what matters more is the volume—the actual dollar value behind that percentage.

Don't get caught up in the percentages. Focus on the volume. You don't spend percentages. You spend real money.

These aren't just thought experiments—they're the mental shifts that separate those who build lasting wealth from those who chase it forever.

Ready to see how others made these shifts in real life? Text **AMPLIFY to **587-507-4545** for case studies that prove everything you just learned.**

About Me

You’ve seen my transformation story in the beginning section of this book, where I mentioned the pivotal moment in August 2015 when everything shifted for me—and extensively for my family. But in this chapter, I want to share what really drives this mission.

Before becoming a financial strategist, I worked as an engineer—trained to solve problems, question assumptions, and never take systems at face value. When I applied that same analytical mindset to money, I noticed something troubling: families everywhere were working harder, saving more, and still falling behind. I was living it myself. No matter how carefully I planned, the progress never seemed to last.

But unlike many people, I didn’t accept this as normal. I went in search of answers. That search led me to the biggest financial discovery of my life—Nelson Nash’s book, “Becoming Your Own Banker.”

Someone had told me it was “the best financial education I’d ever get,” and it turned out to be true—especially when I hit this line on page 17 that stopped me cold:

“You can’t get a better rate of return investing in anything without first controlling **how** you finance the things you need in life.”

Like I mentioned earlier, it took multiple readings and deep reflection before the full weight of it hit me. Here I was, an engineer who prided himself on efficiency, yet I’d been following a financial blueprint that was fundamentally flawed.

I'd been playing by the rules everyone preaches—maximize registered accounts, diversify investments, follow the conventional path to wealth. But Nash's insight revealed a painful truth: the very system I trusted was working against me.

Every financial decision I'd made, no matter how 'smart' it seemed, was actually transferring control and opportunity away from my family.

That's when it clicked—I didn't need better investments. I needed a better process.

My Mission

The realization of these truths didn't just change my financial life—it revealed my purpose. When I discovered how much wealth the traditional financial system was quietly redirecting away from families like mine, I couldn't keep it to myself. The \$1.5 million in opportunity I preserved wasn't just numbers on a statement—it represented my family's future, my children's security, and our peace of mind.

Today, I work with families, business owners, and professionals across Canada to support them in escaping what I call “the wealth trap”—that cycle where you do everything right but still feel like you're getting nowhere. My goal is simple: support you in stopping the transfer of your wealth away and start building something that stays with your family for generations.

Connect and Continue the Journey

The concepts in this book are just the beginning. If you're ready to see exactly how other families have applied these principles, **text AMPLIFY to 587-507-4545** for the real-life case studies I referenced throughout the book and for any questions you have regarding these concepts.

My team and I at Verity Life Solutions look forward to supporting you in defining your own version of financial freedom leveraging this concept.

You can also connect with me on Instagram [@SarblohGill](#) and visit [our website](#) for ongoing insights on building wealth outside the traditional system, because

your financial transformation shouldn't end with the last page—it should be just getting started.

And as I shared previously, “When you take charge of the banking function in your life, you don't just change how you see money—you change your financial trajectory. And that changes everything for your family's future.”

Your family's breakthrough awaits.

Take the first step: text **AMPLIFY to **587-507-4545** for case studies and your personalized blueprint.**

YOU WORK YOU EARN YOU LOSE

That's the reality.

Why, after doing everything right financially, you invested when you could, you saved, you paid your bills on time, yet your financial results aren't reflecting your effort?

This book shows what's happening in your financial life right now—the exact reason why you are managing life but not building a future.

Read this with an open mind and you will discover a whole new financial world, and more importantly, how to finally break free and build the future you deserve.

ABOUT THE AUTHOR



Before becoming a financial strategist, Sarbloh Gill worked as an engineer. He was trained to solve problems and never took assumptions at face value. That same mindset shaped how he looked at money.

He saw families working harder, saving more, and still falling behind, and he felt it himself. No matter how carefully he planned, the progress never seemed to last. Something wasn't adding up.

In 2015, his search for answers led him to Nelson Nash's *Becoming Your Own Banker*. One line stopped him cold:

"You can't get a better rate of return investing in anything without first controlling how you finance the things you need in life."

That idea completely shifted his perspective and changed the course of his life.

Today he isn't just able to keep more of what he earns, but more of the money he earns is working for him rather than someone else, all this without changing his cash flow, working any harder, losing control over money, or taking on any additional risk.

That shift means his future is being built without giving up the present, financial security today, a stronger tomorrow, and the freedom to live without stress or sacrifice.

Sarbloh works with families, business owners, and professionals across Canada to help them escape the cycle of doing everything right and still getting nowhere, and discover a stress-free way of living, where the thought of not having enough money in the future no longer keeps them up at night, and where every choice adds to the life they want to build for their family.