

Infinite Banking in Canada presents New Opportunities for Owner Financing

TORONTO, ONTARIO, CANADA, January 13, 2026 /EINPresswire.com/ -- IBC Financial

has introduced an educational initiative focused on alternative financing strategies for Canadian high-net-worth business owners. The program covers the Infinite Banking® concept, which utilizes participating whole life insurance policies structured for tax-advantaged growth and capital access. For more information on infinite banking go to <https://ibcfinancial.com/financial-advisors/infinite-banking-and-becoming-your-own-banker/>



Canadian entrepreneurs want control, certainty, and tax efficiency. Infinite Banking gives business owners a self-financing system built on permanent life insurance creating liquidity and protection."

Jose Salloum

The approach centers on dividend-paying life insurance policies that accumulate cash value while allowing policyholders to borrow against their policies. According to the company, this method enables capital access without interrupting the policy's compound growth.

Jose Salloum, Financial Security Advisor and founder of IBC Financial, noted that the strategy addresses demand from

Canadian entrepreneurs seeking financial control and tax efficiency. "Infinite Banking Canada gives business owners a self-financing system built on permanent life insurance that creates liquidity today while protecting legacy tomorrow," Salloum said.

The strategy employs high cash value life insurance designs using features such as paid-up additions and specific policy riders. IBC Financial states that the approach complies with Canada Revenue Agency guidance and the Canadian Tax Code, differentiating it from registered plans like RRSPs and TFSAs.

The company's educational materials compare whole life insurance with universal life insurance products and examine how participating whole life policies may provide policy dividends, stable death benefits, and asset protection for intergenerational wealth planning.

IBC Financial identifies several Canadian carriers offering relevant products, including Canada Life, Equitable Life of Canada, Manulife Financial, and Sun Life Financial. The program addresses frequently asked questions about the strategy's legal status in Canada, implementation requirements, and comparative advantages relative to traditional banking approaches.

About IBC Financial

IBC Financial is a Canadian financial services firm specializing in education and implementation of wealth-building strategies using participating whole life insurance. The company serves high-net-worth business owners, professionals, and families seeking alternative approaches to liquidity, tax planning, and wealth preservation.

Important Disclosures

Educational Content Notice: This press release is for educational and informational purposes only and does not constitute financial, investment, tax, or legal advice. The strategies described may not be suitable for all individuals or circumstances.

Professional Consultation Required:

Individuals should consult with licensed financial advisors, tax professionals, and legal counsel before implementing any financial strategy or making decisions about life insurance products. Policy performance may vary and is not guaranteed.

Tax Considerations: Tax treatment of life insurance policies depends on individual circumstances and is subject to Canada Revenue Agency rules and regulations. Consult with a qualified tax professional regarding your specific situation.

Policy Performance: Life insurance policy values, including cash values and dividends, are not guaranteed and may vary based on insurance company performance and policy design.

Historical performance does not guarantee future results.

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No Guarantees: No guarantees are made regarding financial outcomes, returns, or benefits from implementing any strategy described herein. All financial strategies involve risk.

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