

# How to Keep More of Your Money Without Banks or the CRA

A step-by-step guide to financial freedom  
with the Capital Control System.



# INTRODUCTION



## Take Back Control of Your Money

Most people have been taught to save money in **banks, RRSPs, and TFSAs**, believing that these are the safest ways to build wealth. But what if there was a **better way** - a way that allows you to **grow your money tax-free, access it whenever you need it, and eliminate reliance on banks?**

This guide will walk you through the **Capital Control System**, a financial strategy that **puts you in control of your money**. You'll learn how it works, why it's different from traditional banking, and how you can use it in real life - whether you're buying a car, growing your business, or planning for retirement.

By the end of this guide, you'll understand how to **break free from the traditional financial system and use a strategy that keeps your money working for you instead of for the banks and the government.**

# WHY MOST CANADIANS LOSE MONEY



## How Banks Profit Off You

When you deposit money in a bank, they don't just hold it for you. **They lend it out at high interest rates, making massive profits while paying you almost nothing in return.**

Example: You deposit **\$10,000** in a savings account earning **0.5% interest**. The bank lends that same money to someone else at **6% or more**. **They profit, you don't.**

## he RRSP & CPP Tax Trap

Most people assume **RRSPs save them money on taxes** but that's not entirely true. You're just **delaying taxes**, not avoiding them. And when you retire, your withdrawals are **fully taxed**, often at a higher rate.

Problem: Many retirees discover they owe **40% or more in taxes** on their RRSP withdrawals.

CPP (Canada Pension Plan) is another challenge. You contribute to it your entire working life, but the payouts in retirement are often **too small to support you**.





# WHY MOST CANADIANS LOSE MONEY



## The RRSP & CPP Tax Trap

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Feature	Traditional Banking	Capital Control System
Who Controls Your Money?	The bank	You
Access to Your Money	Limited, restrictions apply	Anytime, no penalties
Growth	Low interest	Tax-free with dividends
Borrowing	Bank loan with interest	Borrow against your policy, keep the interest
Tax Treatment	Taxed on withdrawals	Tax-free growth and access
Legacy Planning	May be subject to estate taxes	Passed down tax-free

## Problem:

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# WHY MOST CANADIANS LOSE MONEY

## Borrowing Money: The Endless Interest Cycle

When you **borrow from a bank** (for a car, home, or business), you pay them interest but you never get that interest back.

Example: If you take out a **\$50,000 car loan at 6% interest for 5 years**, you'll pay **over \$8,000 in interest** - money that goes straight to the bank.

What if you could **recapture** that interest and pay it back to yourself instead? That's where the **Capital Control System** comes in.



# THE CAPITAL CONTROL SYSTEM



Instead of putting your money into a bank where they control it, the **Capital Control System** allows you to **store your money inside a high-cash-value participating whole life insurance policy**. This policy is structured for maximum tax-free growth and liquidity.

## How It Works

- 1** You fund your policy with money you'd normally put in a savings account or RRSP.
- 2** Your money grows tax-free inside the policy, receiving dividends.
- 3** You can borrow against your policy at any time - without penalties or approvals.
- 4** You repay yourself instead of a bank, recapturing the interest you would've paid to a lender.

Key Benefit: Your money **keeps compounding even when you borrow against it** - unlike a savings account, where your balance drops when you withdraw money.





# HOW TO USE THE CAPITAL CONTROL SYSTEM IN REAL LIFE

## Buying a Car Without a Bank Loan

Let's say you want to buy a **\$50,000 car**. Instead of taking a loan from a bank:

- ✓ You take a policy loan against your life insurance policy for \$50,000.
- ✓ Your money inside the policy keeps growing tax-free.
- ✓ You set your own repayment terms - no penalties or credit checks.
- ✓ You pay yourself back instead of a bank, keeping the interest.



Example: If you borrow **\$50,000 at 5% interest** and pay **yourself back over 5 years**, you'll repay **\$56,000** but you're **paying yourself instead of a bank**. Meanwhile, your original money in the policy keeps growing tax-free.

# HOW TO USE THE CAPITAL CONTROL SYSTEM IN REAL LIFE

## Growing a Business Without Banks

If you're self-employed, access to capital is **one of the biggest challenges**. Banks make you jump through hoops for business loans. With the Capital Control System:

- ✓ You borrow from your policy to fund your business expansion.
- ✓ No bank approval, credit check, or repayment schedule dictated by a lender.
- ✓ You control the repayment terms and recapture the interest.







# HOW POLICY LOANS WORK



## What Happens When You Borrow Against Your Policy?

When you take a loan, you're **not withdrawing your own money** - you're borrowing against the cash value while your money keeps growing.

- ✓ You can take out policy loans anytime - no credit checks.
- ✓ Your money continues growing even when borrowed.
- ✓ You set your own repayment terms.

Example: Imagine you have **\$100,000 in cash value** inside your policy. You take a **\$40,000 loan** for a home renovation. Your full **\$100,000 still receives dividends**, while you use the \$40,000.

# HOW TO GET STARTED



## **Step 1: Set Up Your Policy**

We'll help you design a policy that maximizes cash value and flexibility.

## **Step 2: Start Funding It**

Redirect money you'd put into RRSPs or savings accounts to fund your policy.

## **Step 3: Use It as Your Personal Bank**

Borrow against your cash value to fund major purchases, investments, or emergencies.

## **Step 4: Recapture Your Wealth**

Repay your policy loans on your own terms and grow your money tax-free for life.



# TAKE CONTROL OF YOUR FINANCIAL FUTURE



The Capital Control System **puts YOU in control of your money**. Instead of letting banks and the CRA dictate your financial future, you can:

- ✓ **Keep more of what you earn.**
- ✓ **Eliminate unnecessary taxes and bank fees.**
- ✓ **Build wealth that lasts for generations.**



## Get Started

☎ [Book a Free Strategy Call Today!](#)

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