

Affiliate Program I: **BYOB - “Be Your Own Bank” with Affiliate QMS Financial**

The CORNERSTONE Financial Services “Be Your Own Bank” Affiliate Program was developed in conjunction with Chuck Winn¹ Managing Partner and his Co-Owner Robin Howard, CFP of QMS Financial. QMS Financial is dedicated to the teaching and promotion of R. Nelson Nash’s IBC - “Infinite Banking Concept”.

The BYOB Affiliate Program exclusively combines the “Infinite Banking Concept” with Cash Flow GPS and Coaching Platform, to formulate the **QMS FORWARD Strategies**.

(Financially **O**ptimizing **R**etirement **W**hile **A**ccelerating the **R**eduction of **D**ebt)

The **QMS FORWARD Strategies** join

The “**Infinite Banking Concept**” built around the “Real Wealth” concepts of:

- Finding and recapturing the Interest and Principal you normally pay to banks.
- Eliminating the Devastating Consequences of interest rates and taxation
- Having Liquidity, Use, and Control of your money
- Contractually Guaranteed Growth every year
- Operating in a Tax Deferred environment while our money compounds
- And Creating a Tax Free retirement income

With the **Cash Flow GPS with Coaching Platform** that is designed to:

- Partner with You the IBC Financial Professional
- Create a customized plan with a road map to implementing the FORWARD Strategies so *Your Clients* will reach their goals in the most efficient way possible.
- Identify where *Your Clients* are financially right now, where they want to be, and when they want to get there.
- Present the “Financial Process” to *Your Clients* using a systematic method of determining their unique set of goals and objectives.

Your Success is accomplished using the QMS Step by Step Program:

1. Prospect Marketing Material for Starting Conversations and Inviting to Public Seminars
2. Regularly Scheduled Physical and Webinar Client Seminars
3. Regularly Scheduled Physical and Webinar Agent Training
4. Systematic Closing System producing Larger Cases and More Income
5. Field Training where available or BYOB Professional Partnering with Commission Share
6. Customized Follow Up and Coaching System that creates additional Opportunities and Referrals

For More Information

call: C. Rod Maxson @ 954-794-0950x207 or email crm@cfsinc.org

¹Chuck Winn - After college he worked in sales and started his own employee benefits company QuotesMadeSimple.com in 1997. Since then he has helped businesses develop their employee benefits programs and helped them implement cost saving measures within their programs. In November 2008, he was introduced to the Infinite Banking Concept. This concept not only showed Chuck how to save for his daughter’s education, it also provided him with a way to plan for that first car when she turns 16 as well as a way to fund other major purchases for her such as computers and even his own retirement. Since then, Chuck and his partner Robin have made Infinite Banking a bigger and more important piece of QuotesMadeSimple.com and launched QMS Financial in January, 2009 to support that mission.