

$$\lim_{n \rightarrow \infty} \left[\left(1 + \frac{1}{n} \right)^n - 1 \right] = \lim_{n \rightarrow \infty} \left(1 + \frac{1}{n} \right)^n - 1 = [1^\infty] - 1 = e^{\lim_{n \rightarrow \infty} n \left(1 + \frac{1}{n} - 1 \right)} - 1 = e^{\lim_{n \rightarrow \infty} n \left(\frac{1}{n} \right)} - 1 = e - 1.$$

Answer: e-1.