

A Strategy for Improving Incentives for Key Personnel



Tri-Zen is a pre-tax benefit strategy designed for the key employees of non-profits and c-corporations. In addition to saving employers money, this benefit strategy provides participants with an opportunity to receive their compensation on a highly tax-advantaged basis.

With Tri-Zen, key employees receive triple the leverage to fund their retirement plan. As a result, their life insurance policy has the potential to provide them with up to 60-90% more retirement income and protection benefits. Best of all, Tri-Zen offers this additional growth potential while also protecting against downside risk.

Tri-Zen represents a solution that is able to go above and beyond the needs of all parties involved. Its cost efficiency, unmatched tax advantages, and additional growth potential offer you a benefit strategy that enables you to recruit and retain the best employees.





VALUE

- Capture upside market growth without the downside
- Multiply annual contributions by 3x
- Tax-deferred growth and tax-free withdrawals
- The potential for up to 60-90% more retirement income and protection benefits

CLIENT PROFILE

- Between 18-65 years old
- Annual income of \$100,000+
- In good health
- Death benefit requirement of at least \$1.5 million

NIW Companies

Innovators in Wealth Management and Protection Strategies

NIW specializes in innovative estate, business, and retirement planning solutions for high net worth professionals. Our team combines extensive industry expertise and alternative thinking to offer financial solutions that are high quality, durable, and cost effective. At NIW, we know that value cannot be achieved unless our solutions are truly sustainable in all aspects. This commitment to excellence has enabled NIW to secure over \$4 billion in loans and to achieve the highest persistency rate in the insurance industry.



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