



Protecting your earnings is critical to insuring your ability to save for retirement. Due to contribution limitations, traditional retirement plans alone are typically insufficient for high income earners. If you want to maintain your lifestyle in retirement, you need a proactive strategy that puts more money toward protecting your future income without putting a drain on your current finances.

Kai-Zen uses leverage to help you acquire more of the insurance benefits you need to help financially protect you and your family. Using your policy as the sole collateral for outside bank funding, Kai-Zen contributes more to your life insurance policy in order to give you greater potential for supplemental retirement income through the use of policy loans and withdrawals.¹





VALUE

- Borrowing premium allows you to multiply annual contributions by 3x
- Maintain control of cash flow with only five annual premiums out of pocket²
- The potential to purchase significantly more life insurance, with greater cash value potential than you would have without premium financing³

CLIENT PROFILE

- Between 18-65 years old
- Annual income of \$100,000+
- In good health
- Able to pay contributions annually for five years
- 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.



NIW Companies

4975 Preston Park Blvd. Suite 425

Plano, Texas 75093

(972) 755-1582 or (800) 294-9940

www.niwc corp.com

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1. The use of cash value life insurance to provide a resource for retirement assumes that there is first a need for the death benefit protection. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years. 2. Kai-Zen is dependent on the client making contributions for the first 5 years therefore not defaulting on the policy, which could result in policy lapse and surrender charges. The client will not have access to the policy, the cash values, the death benefits or the living benefits until the loan is repaid and the assignment is released. The lender has the right to discontinue funding new premiums, exit the market, or to demand loan repayment based on the terms and conditions signed by the Master Trust. If remaining policy values and scheduled premiums are insufficient, additional out-of-pocket payments may be needed to keep the policy in force. 3. NIW is independent of any insurance company that would provide the insurance policy for this strategy.