



A STAGGERING

74% of your financial success is due to the amount of capital you have at work.³

Is Your Retirement Savings Keeping Pace with Your Lifestyle?

For many high-income earners, financial success today doesn't automatically guarantee a secure tomorrow. Research shows that 90% of US households earning more than \$200,000 per year are under-saving for retirement in an effort to preserve their current quality of life.¹

The Real Cost of Retirement

While the top 10% of income earners save an average of 9-12%, most require a savings rate of 30-35% to maintain their standard of living. This creates a significant income gap that traditional retirement accounts often cannot bridge.²

The Kai-Zen[®] Solution: Frontloading Your Retirement Contributions

Kai-Zen[®] is an intelligently designed strategy that uses bank-backed leverage to help you frontload your savings and maximize the amount of capital working for you from day one.

Kai-Zen[®] uses an Indexed Universal Life (IUL) insurance policy as its foundation. This structure provides:

Principal Protection

Your account includes a 0% floor, meaning your investment is positioned to be protected from market losses.

Market-Tracking Growth

Interest is credited based on the performance of market indexes like the S&P 500.

Tax-Advantaged Benefits

You gain the potential for tax-deferred growth and tax-free supplemental income in retirement.

Why Kai-Zen[®] is Different

Frictionless Financing

- ✓ No credit checks
- ✓ No personal guarantees
- ✓ No loan documents to sign
- ✓ No out-of-pocket interest expenses

Comprehensive Security

- ✓ High death benefits
- ✓ Living benefit riders*
- ✓ Chronic illness riders*
- ✓ Terminal illness riders*

Accelerated and Tax-Free Growth

- ✓ More capital
- ✓ Tax-efficient growth
- ✓ Tax-free distributions
- ✓ Zero market loss

KAI-ZEN[®] | PUT MORE CAPITAL TO WORK

See what Kai-Zen[®] could look like for you.

Scan to learn more and customize the design to fit your situation.

SCAN TO EXPLORE





HOW IT WORKS

How Kai-Zen[®] Works

Four stages take the strategy from initial funding to flexible retirement income.



1 Fund Policy

You make five payments. The lender funds the policy for a full decade, assuming all payments after year five.

2 Grow Value

Policy values can grow over time on a tax-advantaged basis, shielded from annual taxation.

3 Repay Loan

This bank loan and interest is eventually repaid using the policy's compounding cash value in year 15.

4 Take Income

The remaining value continues to grow tax-deferred and can be used to provide a flexible, tax-efficient income stream.

Case Study

Consider two individuals, both 45 years old, contributing \$50,000 per year for five years (\$250,000 total).

CASE STUDY OUTPUTS	SCENARIO A	SCENARIO B
Strategy	Traditional IUL	Leveraged Kai-Zen [®]
Total Contributions	\$250,000	\$250,000
Potential Retirement Income	\$70,000/year	\$113,000/year
Total Potential Distributions	\$1,680,000	\$2,712,000
Death Benefit (at age 90)	\$480,723	\$1,258,635

This comparison is a hypothetical case study based on a 45-year-old male with a "Preferred Plus Nontobacco" classification. The "Kai-Zen[®]" strategy assumes the client makes five annual payments of \$50,000 (\$250,000 total), with a lender funding the policy for the remaining five years of the first decade. All illustrated values, including the potential retirement income of \$113,000 per year and the \$1,258,635 death benefit at age 90, are non-guaranteed and based on a hypothetical 6.65% annual growth rate. Actual policy performance may be lower, and in a "Guaranteed Scenario" (0.10% interest), the policy would not support these distributions and could lapse. The strategy utilizes an Indexed Universal Life (IUL) policy where cash value is accessed via indexed loans, which incur a 5.00% annual charge. If loan charges exceed the interest credited to the policy, the cash value and death benefit will decrease, potentially requiring additional out-of-pocket premiums to prevent a lapse. For a full illustration highlighting this concept, please ask your financial professional for a full illustration.

Are you ready to accelerate your retirement saving strategy? Let's talk.



Sources

- [1] United States Census Bureau, Smart Asset, and Financial Samurai; <https://www.statista.com/statistics/203183/percentage-distribution-of-household-income-in-the-us/>
[2] Bureau of Economic Analysis, U.S. Department of Commerce, and T. Rowe Price Insights; <https://www.bea.gov/data/income-saving/personal-saving-rate>
[3] Retirement Success: A surprising look into the factors that drive positive outcomes; David Blanchett & Jason Grantz