

**WE HAVE ALL HEARD
“THE RICH GET RICHER”
FEW KNOW WHY.**



It's easier for people who have money to make more money!

Access To Capital



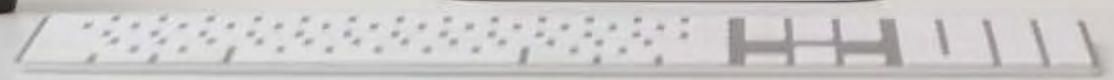
Investment Diversification



Tax Efficiencies



TIME FOR GROWTH!



Goal/purpose: To advance their financial position to achieve maximum wealth!



Why Can't The Rest of us Get Ahead!

Limited Capital

"I want a million-dollar rental property, but I don't have enough of my own money to pay for it."

Limited Access To Capital

"I want to get a loan to purchase my rental property, but I don't have the down payment.

Most banks aren't interested in providing small loans, to people that don't have millions in the bank to negotiate with.



*The One Word That Makes People Millionaires:
Leverage*

Why Can't I Get Ahead?

Limited Capital For Diversification!

How much you will have to spend in retirement is determined by how much you invest (contribute) not where you invest (rate of return)

Would you rather have:

\$1,000,000 @ 10% = \$100,000

or

\$4,000,000 @ 5% = \$200,000



Aren't You Tired Of Chasing Rates Of Return?



Why Can't I Get Ahead?

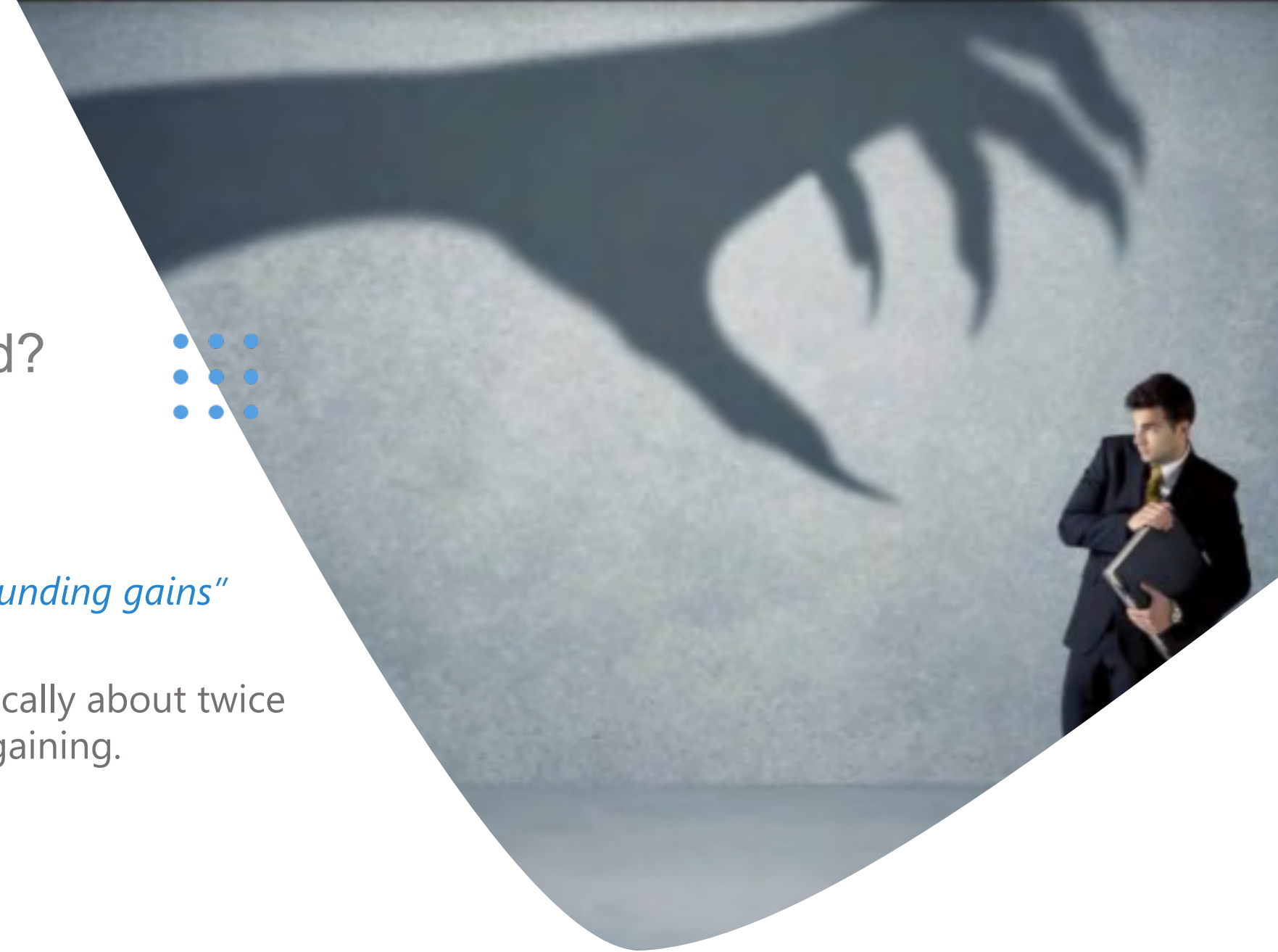


Fear of loss

"Losses loom larger than compounding gains"

The pain of losing is psychologically about twice as powerful as the pleasure of gaining.

(Kahneman & Tversky, 1979)





Who Doesn't Want

Tax Advantages
Investments Choices
Access to Capital

Most believe the wealthy make risky investments, to achieve their wealth!



Did you know...

Many wealthy families have been investing money into life insurance policies that have cash accumulation features.





Advisors often say to clients,
"Buy term invest the difference."

Wait a minute!

Term is only affordable until you need it

Few invest the difference

The invested difference is taxes

Would you feel differently if you knew?



Policy Features Designed for

Low-cost insurance,

Potential for tax deferred growth and tax-free distributions (Using policy loans)

Potential for growth without market risk (Indexed universal life insurance policies do not directly participate in any stock or equity investments.)



Up to 70% of costs using Kai-Zen capital



You Have The Key

Kai-Zen[®]



Unlocking the tools of the wealthy

Benefits available to clients
earning \$100,00+!

Buy term invest the
difference growing
tax-deferred



Where Will Taxes Be When I Retire?



Obstacle

Increasing Taxes

The Congressional Budget Office estimates that income taxes will double by 2033.

Source: (The Heritage Foundation - <https://www.heritage.org/social-security/report/cbos-warning-raising-taxes-pay-medicare-medicaid-and-social-security> - June 2008.)



Solution

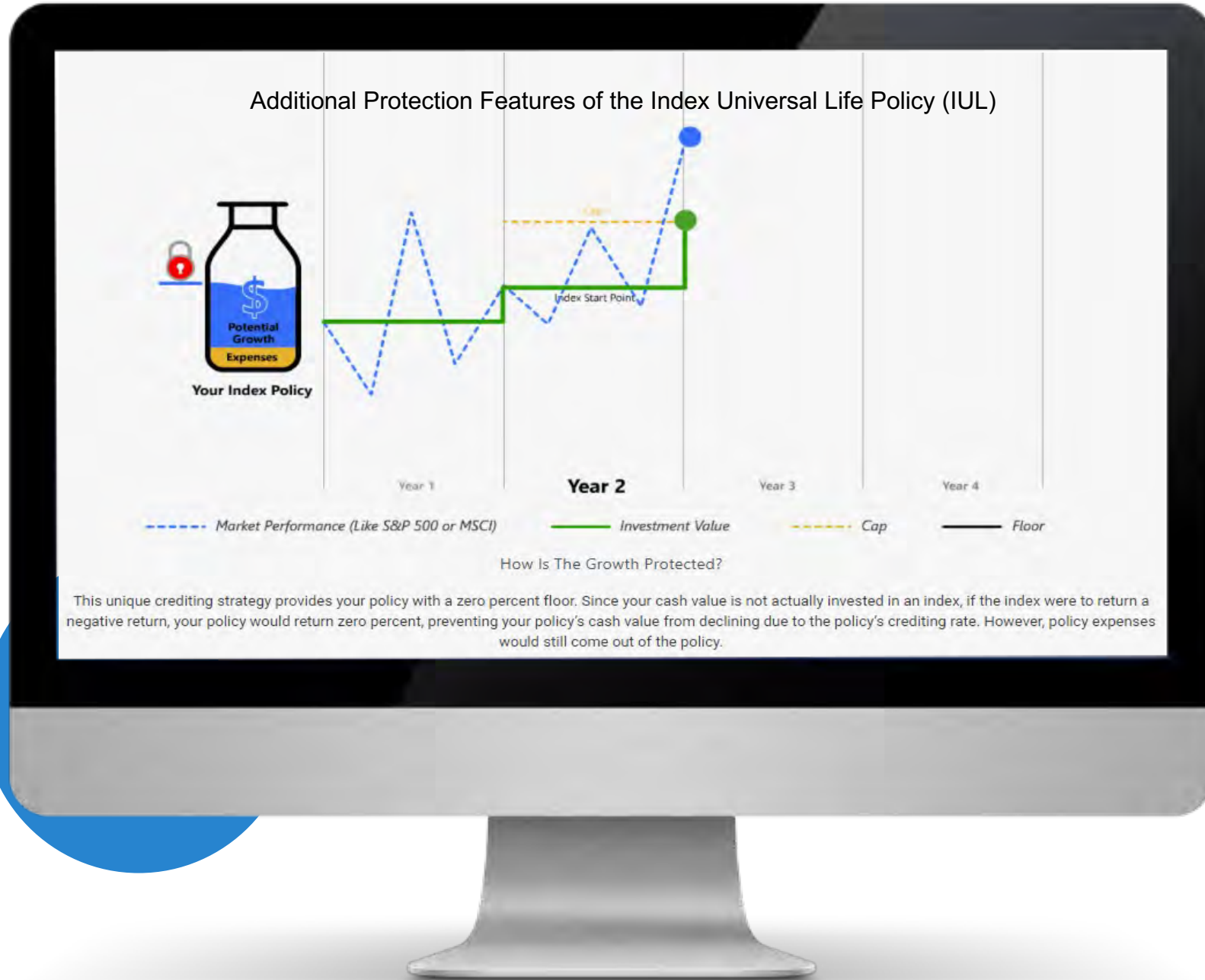
Kai-Zen® Provides The Potential To Hedge Tax Increases

Kai-Zen® provides you a hedge against increased taxes by utilizing policy loans that provide tax-free distributions from your policy.

Kai-Zen has the potential to
access distribution tax-free!
(when using policy loans)



Potential growth
without market
risk!



How it Works - Leverage Details

Kai-Zen® Uses Leverage To Maximize Your Potential Growth

Here's how Kai-Zen® uses leverage in a very different way. Your contributions are matched by the lender in the first five years. Then the lender uses that as the security for the additional funds for the next five years. The contributions are used to fund a cash accumulation life insurance policy.



IULs are considered fixed products, which makes it very safe to leverage up to 3x's your contributions!

No Interest Payments

No loan docs

No credit checks

No personal guarantees



Actual ratio may vary due to variables specific to your case. The loan terms are dependent on the lender and are not guaranteed for the full term of the plan. Financing life insurance premiums has certain inherent risks including interest rate fluctuations, financial market performance, credit availability, lender financial strength, funds availability, insurance company ratings and stability which can result in bank loan exiting and/or policy surrender. Rates are subject to change

There is no monopoly on becoming a millionaire. If you want what the wealthy have, don't just sit there – go out and get it yourself!



Kai-Zen®

"Significant improvement for little to no incremental cost!"



NIW®



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webinar@niwcorp.com
gbarnard@niwcorp.com