

Kai-Zen Compliance Commandments

1. Thou shalt not make misleading promises:

Don't promise guaranteed high returns or imply that the policy's cash value will definitely grow significantly. Indexed universal life insurance policies are tied to market index performance and can fluctuate.

2. Thou shalt not downplay the risks:

Don't neglect to clearly explain the potential downsides, such as market risk changing loan costs.

3. Thou shalt not use deceptive language:

Always use clear and understandable language. Avoid technical jargon that could potentially confuse or mislead potential customers.

4. Thou shalt not hide fees or costs:

Be transparent about all fees, costs, and potential penalties associated with the policy. This includes premium costs, policy costs and charges.

5. Thou shalt not exaggerate policy features:

Don't overstate the features and benefits of the policy, such as policy loan provisions or death benefits.

6. Thou shalt not misrepresent policy terms:

Be accurate when explaining policy terms, return assumptions, premium payment periods, and the mechanics of the death benefit.

7. Thou shalt not ignore the need for suitability:

Always consider and communicate about the suitability of the product for the prospective client's financial situation, goals, and risk tolerance. Not every product is suitable for every client.

8. Thou shalt not fail to disclose commission details when asked:

Be upfront about any commissions or financial incentives you may receive from selling the policy.

9. Thou shalt not present opinions as facts:

Make sure that any statements you make are based on verifiable facts, not your opinions or assumptions. Avoid speculation about future performance.

10. Thou shalt not neglect to provide all required disclosures:

Always provide customers with all required disclosures, such as the policy's prospectus and any other required documents that explain the policy's features, benefits, risks, and costs.

11. Thou shalt not denigrate/bash other products or agents/agencies:

Focus on the product you are selling only. It is illegal to disparage other products or agents.

12. Thou shalt not use the term *Retirement Plan*:

Refer to Kai-Zen as a “potential to help supplement retirement.” Kai-Zen uses life insurance that has the potential to accumulate cash that can be used to help supplement retirement.

13. Thou shalt not use the term *Tax-Free* without disclosures:

With life insurance, distributions in the form of policy loans are generally tax free. You need disclosures such as: Tax-Free (when using policy loans as long as the policy remains in force).

14. Thou shalt not hide or rebrand the Kai-Zen trademark:

Do not refer to the product as anything else besides “Kai-Zen”.

15. Thou shalt not copy and distribute ILIA content in the public domain:

Screenshots, videos, or any content inside ILIA cannot be shown to the public.