

Enrollment Process for the Great Wealth Transfer

- The invite first goes to the parent/giftor
- The parent/giftor clicks on the “learn more” button.
- The parent/giftor will initiate the enrollment process selecting “complete your gift” in the upper right-hand corner.
- Adult child (AC) will apply for Kai-Zen via Myllia.com and enroll as usual.
- The parent/giftor will sign the cover letter, Kai-Zen acknowledgement and disclosure, and premium finance documents in DocuSign before the AC starts enrollment.
- The parent/ giftor will upload financial and verification documents:
 - 2 recent years of tax return summary pages or W-2 or 1099
 - Copy of current driver’s license
- Parent/ giftor must have a Kai-Zen or other life insurance policy or provide details if they are uninsurable.
- Premiums must be paid from the parent/ giftor’s personal checking account or brokerage account.
- If there are multiple insured, please provide information on each AC in the attached form.

Qualification to Participate in the Great Wealth Transfer program

- Parent’s/ giftor’s annual income must be \$200,000 or \$3 million in net worth for up to \$2 million of insurance coverage. For additional insured, see the chart below for income qualification.

Parent/ Giftor Household Income	Parent/ Giftor Net Worth	Insurance Value
\$200,000	\$1.5 million	\$2 million
\$250,000	\$1.375 million	\$2 million
\$300,000	\$1.25 million	\$2 million
\$350,000	\$1.125 million	\$2 million
\$400,000	\$1 million	\$2 million
\$450,000	\$875,000	\$2 million
\$500,000	\$750,000	\$2 million
\$550,000	\$625,000	\$2 million
\$600,000	\$500,000	\$2 million
\$650,000	\$375,000	\$2 million
\$700,000	\$250,000	\$2 million
\$750,000	\$125,000	\$2 million
\$800,000	No limit	\$2 million