



OAKTREE
PREMIUM FINANCE

FINANCIAL NEWSLETTER

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**Safeguarding Your
Retirement Income:
*A Novel Approach
to Financial Security***



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PREMIUM FINANCE

Jim Barlow Financial New\$letter

What determines how much you will have to spend in Retirement?

When it comes to planning for a successful retirement, understanding the primary drivers of retirement success is crucial. David Blanchett and Jason E Grantz conducted a study on this topic and published their findings in the ASPPA Journal. They identified four key factors that significantly influence retirement outcomes: savings rate, asset quality, asset allocation, and actuarial assessment and intervention. This article aims to explore the importance of each factor and provide insights into how families can enhance their retirement planning strategies.

1. **Savings Rate: The Foundation of Retirement Success:** The most critical driver of successful income replacement in retirement is the savings rate. Regardless of the rate of return on investments, saving enough money is essential for a financially secure retirement. However, it is alarming that Americans tend to have lower savings rates compared to other developed nations. To improve retirement prospects, families must prioritize saving and ensure they are setting aside an adequate portion of their income
2. **Asset Allocation: Balancing Risk and Return:** Effective asset allocation plays a significant role in retirement success. By diversifying investments across various asset classes, such as stocks, bonds, and real estate, individuals can optimize their portfolio's performance and manage risk. A well-balanced asset allocation strategy allows for potential growth while safeguarding against market volatility.
3. **Actuarial Assessment and Intervention:** Flexibility for Changing Needs Periodic actuarial assessment and intervention are essential in adapting to evolving circumstances. Making strategic adjustments to asset allocation based on changing market conditions and personal goals can help individuals maintain a suitable investment strategy. While this factor has a smaller impact compared to savings rate and asset allocation, it contributes to the overall adaptability of a retirement plan.
4. **Asset Quality:** A Consideration, but Not the Key Driver Asset quality, which involves selecting and monitoring plan investments, often receives excessive attention. However, the analysis conducted by Blanchett and Grantz reveals that asset quality has the lowest impact on retirement success. While it is important to make informed investment decisions, families should avoid overemphasizing the search for the "perfect" investment and instead focus on factors that have a more significant influence.

Relative Importance of the Retirement Success Drivers:
Based on the analysis, the following order of importance emerged:

- Savings Rate: 74%
- Asset Allocation: 20%
- Actuarial Assessment & Intervention: 4%



To maximize the probability of retirement success, families must recognize the primary drivers and adjust their focus accordingly. While selecting individual investments (asset quality) may receive significant attention, it is the least impactful factor. The study clearly highlights that the savings rate is the primary driver of retirement success by a substantial margin. By prioritizing adequate savings, individuals can establish a solid foundation for their retirement.

With over 40 years of experience as an investment advisor, I am totally aware that saving more is crucial for achieving retirement success. However, I also understand that many investors face limitations in doubling or tripling their savings rates. This is precisely why I appreciate and utilize Kai-Zen. Through its innovative feature of approximately 3 to 1 leverage, Kai-Zen enables investors to potentially receive 60 to 100% more income from their investment. This opportunity to enhance their retirement income can truly make a significant impact on their financial future. My endorsement of Kai-Zen reflects my confidence in its ability to help investors overcome the challenge of increasing their savings rate substantially. By implementing this strategy, I empower my clients to maximize their income potential and work towards a more secure and fulfilling retirement.

What is Kai-Zen

Kai-Zen is a strategy that helps you maintain your current lifestyle in the event of a chronic illness, premature death, or an inability to sufficiently save for retirement. Protecting your earnings is critical to insuring your ability to save for retirement. Due to limitations, traditional retirement plans 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 is the **ONLY** strategy that uses leverage to help you acquire more of the benefits you need to financially protect you and your family. Its unique fusion of financing and life insurance offers you more protections and the potential to earn more for retirement than you could obtain without leverage.

THE Kai-Zen® STRATEGY
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Quotes Jim sent his family this past month:

"If a man will begin with certainties, he shall end in doubts; but if he will be content to begin with doubts, he shall end in certainties."

-Sir Francis Bacon

The Larry King interview of Jerry Seinfeld 11/4/2007

Larry King: 'It (the Seinfeld TV show) lasted how long?'

Jerry Seinfeld: 'Nine years, 180 episodes.'

Larry King: 'You gave it up, right? They didn't cancel you, right? You canceled them?'

Jerry Seinfeld: 'You're not aware of this? You think I got canceled? Are you under the impression I got canceled? I thought that was pretty well-documented. Is this still CNN?'...I went off the air and I was the number-one show on television. Well, it's a big difference between 'canceled' and being number one!'

Larry King: 'Okay, I'm sorry... We'll be right back.'

Jerry Seinfeld: 'Can we get a resume in here for me that Larry can go over.'

"Give me the kid with a passion to learn and a curiosity to discover and I will take him or her over the less passionate kid with a huge IQ every day of the week.'IQ' still matters, but CQ and PQ ... matter even more. It is more important to be passionate and curious than to be merely smart."

(The Curiosity Quotient plus Passion Quotient is greater than Intelligence Quotient: CQ + PQ > IQ)

-Thomas Friedman

"Like Dorothy and the Scarecrow and the Lion and the Tin Man [in The Wizard of Oz], the power and ability to rise above your circumstances and achieve the results you desire resides within you."
Roger Connors, Tom Smith and Craig Hickman

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