

# FINANCIAL NEWSLETTER

**“Mind the Gap”**  
*with Our Retirement  
Income Gap Calculator*

February 2024



**OAKTREE**  
PREMIUM FINANCE

# Financial New\$letter

February ♥ 2024

Hello Christina,

Welcome to our February newsletter, a special edition, "Mind the Gap," edition, where we unveil our Retirement Income Gap Calculator. More than a mere tool, it's your guide to navigating a secure and fulfilling retirement.



My LDS mission in Southern England introduced me to the iconic "Mind the Gap" warning on the London Underground. Today, this phrase serves as a rallying cry for discovering your retirement income gap.

## "Mind the Gap" with Our Retirement Income Gap Calculator

### Navigate with Confidence

#### **Effortless Financial Insight:**

Our Retirement Income Gap Calculator, designed for simplicity, offers effortless financial insights. With just a few key details, receive an analysis of your retirement readiness.

#### **Goal-Centric Approach:**

Committed to your financial clarity, our calculator excludes Social Security from calculations. Concentrate solely on the assets earmarked for your retirement for a more accurate representation of your financial landscape.

#### **Streamlined Asset Management:**

We've removed the complexity of categorizing retirement assets. The calculator consolidates all funds into one tax-deferred category, streamlining the process for efficiency and a straightforward understanding of your financial standing.

#### **Targeted Investment Strategy:**

Our calculator strategically targets your invested money to run out at the specified age. Visualize the maximum income you could expect during your retirement years.

[Income Gap Calculator](#)

# Uncover Your Financial Potential

## **Results:**

The Retirement Income Gap Calculator doesn't just provide numbers; it paints a picture of your financial future. Discover your projected desired annual income at retirement, accumulated savings, projected retirement income, and the critical Retirement Income Gap.

## **What This Means for You**

Retirement planning can be overwhelming, but with our Retirement Income Gap Calculator, gain clarity. Paired with Kai-Zen 'Interactive Learning Information Assistant Software, you'll be pleasantly surprised at how easy we make preparing for retirement.

Imagine the peace of mind from understanding exactly where you stand and the steps you can take to secure the retirement you've always dreamed of.

## **Connect with Us**

This February edition is more than a newsletter; it's your companion on the road to financial empowerment. Reach out with any questions or if you need further assistance—we're here to guide you every step of the way.

-Jim Barlow, MS, CFP

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## 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  
[For More Info](#)

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# Kai-Zen®



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## Quotes Jim sent his family this past month:

*"You give without loving, but you can never love without giving. The great acts of love are done by those who are habitually performing small acts of kindness. We pardon to the extent that we love. Love is knowing that even when you are alone, you will never be lonely again. & great happiness of life is the conviction that we are loved. Loved for ourselves. & even loved in spite of ourselves."* **Victor Hugo**

*"Seven Deadly Sins of Speaking: Gossip, Judging, Negativity, Complaining, Excuses, Exaggeration, and Dogmatism."* **Julian Treasure**

*"The past and future are tools for operating effectively in the present."* **Benjamin Hardy**

*"New goals don't deliver new results. New lifestyles do. And a lifestyle is a process, not an outcome. For this reason, all of your energy should go into building better habits, not chasing better results."* **James Clear**

*"The best way to find yourself is to lose yourself in the service of others."* **Mahatma Gandhi**

[Watch me on KSL!](#)





## CONTACT US



**Jim Barlow, MS, CFP**  
OakTree Premium Finance  
Financial Strategist  
**[jim@OakTreeia.com](mailto:jim@OakTreeia.com)**  
**Office - 385 393 4775**



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OakTree Premium Finance | 320 E 1975 S, Clearfield, UT 84015 385-393-4775

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