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PREMIUM FINANCE

FINANCIAL NEWSLETTER

November 2023

**Navigating the
Evolution of
Retirement Benefits:**
*From Pensions to
401(k)s*

Financial New\$letter

November 2023,

Hello Christina,

As we dive into the crisp embrace of November, it brings me immense pleasure to welcome you to this edition of our newsletter. I hope this newsletter finds you in the best of spirits, and I am excited to share with you a wealth of information that we believe will enrich your understanding of Kai-Zen.



[Watch me on KSL!](#)



Navigating the Evolution of Retirement Benefits: From Pensions to 401(k)s

In cinematic tales like Clint Eastwood's "Gran Torino" and Pixar's "Up," we've seen retirees graciously receive gold watches as a symbol of their hard-earned retirement. It's an image that once held a place in our collective consciousness. But do you know anyone these days who's received a gold watch upon retirement? Are you expecting one yourself when your time comes? Times have certainly changed.

Over the past few decades, there has been a profound transformation in how companies provide retirement benefits to their employees, leaving the

gold watch tradition in the dust. This seismic shift from traditional pension plans to 401(k) accounts has not only impacted workers but also their families.

Traditional pensions, often referred to as defined benefit plans, used to be the bedrock of retirement security. They offered retirees the peace of mind of a predetermined, steady income for life, typically funded and managed by the employer.

In stark contrast, 401(k) plans fall under the category of defined contribution plans. In these plans, both employees and often employers contribute to individual retirement accounts. However, unlike pensions, the ultimate retirement income is not guaranteed; it depends on factors such as individual contributions, investment performance, and market conditions.

This transition has ushered in a series of changes with significant implications for employees and their retirement planning: Heightened Investment Risk, Increased Investment Volatility, Shift in Saving Responsibility, Reduced Guarantees, and Longevity Challenges.

As employees now bear the brunt of retirement planning responsibilities, and within the context of various economic, social, and technological factors, the concept of lifetime employment with a single company, once associated with the "traditional" career model and the gold watch, has undergone significant evolution.

Not only are employees experiencing this transformation, but employers, too, are grappling with this evolving landscape. Gone are the days of offering defined benefits and gold watches as incentives. Instead, they typically provide Health/Dental Care plans, 401(k)s, bonuses, and more. However, in today's competitive job market, these offerings are often matched by companies down the street. Employees are not only motivated by compensation and benefits but also by factors like career advancement, job satisfaction, recognition, work-life balance, and other aspects in our fast-paced world.

So, what if employers could offer a plan that provided benefits akin to a defined benefit plan, or perhaps even better? A plan that could help them stand out, reduce corporate liabilities, and remain cost-effective. This is where Kai-Zen steps in.

The Kai-Zen retirement plan is a forward-thinking solution with numerous advantages. Notably, it promotes exceptional employee retention, provides valuable tax benefits, and offers a dependable retirement income stream.

Furthermore, Kai-Zen's low corporate liability, minimal administrative costs, and adaptable design make it an appealing option for both employers and employees. In an era where individuals are navigating their way through this evolving retirement landscape, a choice like Kai-Zen could play a

pivotal role in securing a prosperous retirement future.

-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
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Quotes Jim sent his family this past month:

"There's no such thing as balance. It doesn't exist. We can only do one thing in a given moment. So in the moment that I'm attending to my family, I'm neglecting church and employment and maybe even myself. When I'm exercising, I'm neglecting some things. And we can drive ourselves crazy if in every moment we're worried about all the things that we're not doing. We never get anything done then that really matters. So if I'm at home, I need to be at home. If you're serving in church, then be engaged in service." David A Bednar

"You don't yell at a bud because it isn't a flower yet. It's gonna be a flower, but it opens when it's time for it to open." Larry Moss, Jason Alexander's Hollywood acting coach

"When navigating through the game of life what happens to us may not always be in our control, but what we can control is how we prepare for it!" Grace Barnard

"It has been said that of all the mathematical functions, God is partial to addition and multiplication. This is so true and so demonstrable —what He touches grows and expands, as in the case of the harvest. As we watch our gardening efforts yield bounteous results through His heavenly multiplication, we can be confident that the same principle will apply in our efforts to grow relationships, foster charitable intent, and pursue any other worthy goal. His rules regarding increase are generally different than the ones we work with —though we may fear that our shortcomings will lead to failure, or that scarcity will result from acting on generous impulses, He instead joyfully applies His math, and abundance is created not only for those who receive, but also for those who bestow. The abundant harvest can feed us all." Jennifer Wilson

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