



OAKTREE
PREMIUM FINANCE

FINANCIAL NEWSLETTER

December 2023

Kai-Zen®
Retirement Strategy:
*Paving the Way to
Financial Security*

Financial New\$letter

December 2023,

Hello Christina,

Welcome to our December newsletter! As we approach the year's end, I'm excited to share insights that I believe will inspire growth and reflection. In the spirit of the season, let's explore together the power of continuous improvement. Wishing you a joyful holiday season filled with learning and new beginnings!



"Kai-Zen® Retirement Strategy: Paving the Way to Financial Security"

In a recent 2022 retirement study conducted in the United States, we uncovered some startling statistics. A significant percentage of respondents expressed concerns about their financial security in retirement. Shockingly, 33% of those surveyed expected to reach the age of 100, while an equal percentage foresaw the disheartening possibility of outliving their savings by more than 50%. Perhaps most concerning is the fact that more than one in three respondents (36%) admitted to not taking any proactive steps to address this looming financial challenge.

This dilemma is particularly pronounced among small business owners who often prioritize the growth of their businesses over planning for retirement. However, the innovative Kai-Zen® retirement strategy offers a solution that allows business owners to optimize their retirement plans and secure a financially stable future.

Understanding the Kai-Zen® Retirement Strategy: The Kai-Zen® retirement strategy is a unique approach that leverages life insurance policies to provide both death benefits and living benefits, especially in the event of premature death or disability due

to a severe illness. This strategy is designed to empower high-income earners, such as small business owners, to maintain their desired lifestyle during retirement without compromising their current financial well-being. Through the power of leveraging, Kai-Zen® enables the acquisition of enhanced insurance benefits, ensuring comprehensive financial protection for both business owners and their families. This financial strategy seamlessly integrates financing and life insurance to offer greater protection and earning potential for retirement than conventional approaches.

**The Mechanics of the Kai-Zen® Retirement Plan:
Let's delve into how the Kai-Zen®
retirement strategy operates:**

- Initial 5 years: During this initial phase, the participant contributes their share, while the lender also provides an additional premium into the insurance policy.
- Years 6-10: After the first five years, the participant's obligation is considered fulfilled, while the lender continues to cover the remaining premium payments.
- Years 11-15: The insurance policy begins to accumulate in value, and the lender's note is projected to be satisfied by the end of the 15th year.
- Years 16 and beyond: The insurance policy's potential cash accumulation is anticipated to provide supplemental income to maintain the desired lifestyle during retirement.

This strategy is unique in that the insurance policy is jointly funded by the participant and bank financing, typically accounting for 60-75% of the total premium paid into the policy. This strategic partnership empowers participants to realize benefits that far exceed what they could contribute on their own.

The concept of leveraging within Kai-Zen® mirrors the practice of using a mortgage to leverage assets for the acquisition of a home. The funds within the policy participate in market growth while being shielded from market losses. This allows participants to leverage the policy's cash value as collateral for loans. Additionally, a trust is established for each participant and monitored by an independent 3rd party trustee, providing an added layer of asset protection that makes it challenging for creditors to access the policy.

Benefits of a Kai-Zen® Retirement Plan for Small Business Owners: A Kai-Zen® retirement plan empowers small business owners with a structured framework for continuous improvement in their retirement strategies. By incorporating elements such as enhanced savings and risk management, small business owners can achieve a financially secure future, effectively balancing their business aspirations with their retirement needs.

Small business owners need to take proactive measures to address their retirement planning, especially considering the current financial landscape. The innovative Kai-Zen® retirement strategy offers a comprehensive and forward-looking solution to help secure their financial future, ensuring they can enjoy the retirement they deserve.

-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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Website**

Maximizing the cash for your retirement
while providing protection for you and your family



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Quotes Jim sent his family this past month:

"Be glad there are big hurdles in life and rejoice, too, that they are higher than most people care to surmount. Be happy they are numerous. It is those hurdles that give you a change to work your way to the front of the crowd. They are your friends. For if it were not for high hurdles, many men might be able to outrun you."
anonymous

"People often ask me what is the most effective technique for transforming their life. It is a little embarrassing that after years and years of research and experimentation, I have to say that the best answer is—just be a little kinder."

"When we're living as amateurs, we're running away from our calling — meaning our work, our destiny, the obligation to become our truest and highest selves. Addiction becomes a surrogate for our calling. We enact the addiction instead of embracing the calling. Why? Because to follow a calling requires work. It's hard. It hurts. It demands entering the pain-zone of effort, risk, and exposure."
Steven Pressfield

"Do not become an ostrich. An ostrich will bury its head in the sand to avoid danger. A lot of humans behave the same way when they encounter new information that challenges their existing beliefs or views. An ostrich cares more about being right than finding the truth. Do not become an ostrich, embrace new information that forces you to change your mind." Sahil Bloom

[Watch me on KSL!](#)



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