

FINANCIAL NEWSLETTER

The Power of Patience in Investing: Lessons from Nature and Faith

August 2024



OAKTREE
PREMIUM FINANCE

The OakTree Newsletter: More Income. More Safety. More Confidence

August 2024

Hello Christina,

Patience is a key virtue in investing, essential for navigating market fluctuations and achieving long-term financial success. In this newsletter, we explore the profound lessons of patience from nature and faith and how they can guide us in wise investment decisions.

The Power of Patience in Investing: Lessons from Nature and Faith

Patience is a virtue that's been emphasized throughout our lives, especially in the world of investing. It's the ability to stay calm and composed amid market fluctuations and delays, and it's a crucial quality for long-term financial success. Practicing patience in investing can be challenging, particularly when we face market volatility or pressure to achieve quick returns. However, the rewards of patience in investing can be significant.



The Bible underscores the importance of patience; for example, James 5:7-8 says, "Be patient, then, brothers and sisters, until the Lord's coming. See how the farmer waits for the land to yield its valuable crop, patiently waiting for the autumn and spring rains."

A powerful analogy for patience in investing is the story of the Chinese bamboo tree. According to legend, this tree takes five years to grow. For the first four years, there's almost no visible growth as it remains underground. Then, in the fifth year, the bamboo tree suddenly grows up to 80 feet in just six weeks. This incredible growth spurt underscores the value of patience, perseverance, and faith—qualities that are equally important in investing. What can investors learn from the Chinese bamboo tree?

1. Significant Financial Growth Takes Time: Just as the bamboo tree needs four years to build a strong root system, investors need to be patient with their investments. Market gains may not be immediately visible, but that doesn't mean progress isn't being made.

2. Trust the Process: The bamboo tree must trust its growth process, even when there's no visible change. Similarly, investors need to trust their investment strategies and the long-term potential of their portfolios, even

when short-term market performance is lackluster. Trusting the process is essential.

3. Unexpected Rewards: The rapid growth of the bamboo tree in its fifth year is often called a miracle, but it results from years of steady, patient development. Similarly, patient investors may see significant returns after years of steady investing, often exceeding their expectations. Kai-Zen is like this: We optimize an accumulation Life Insurance Policy, we strip costs, partially leverage to add extra money to the accumulation, and let it bake for 15 years. After 15 years, we repay the bank from the policy and keep the tax advantage. We then borrow from the policy if and when we want to. Here are the numbers I recently shared with a client:

Case Study:

- **Age: 32**
- **Sex: Female**
- **Annual Payments: 5 payments of \$100,000**
- **Allocation: Conservative**

Payout Details:

- **Payout Beginning at Age 60: \$431,000 a year, tax-free**
- **Cumulative Distributions from Age 60-100: \$17,671,000, tax-free**
- **Remaining Death Benefit: \$6,852,626**

In conclusion, patience is a powerful and necessary trait in investing that can lead to substantial rewards if diligently cultivated. Like the Chinese bamboo tree, investments may not show immediate gains, but by trusting the process and maintaining faith in long-term strategies, investors will eventually see the results they desire. So, the next time you're tempted to react hastily to market changes, remember the story of the bamboo tree and take a moment to reflect. Good things come to those who wait.

-Jim Barlow, MS, CFP

**Sign Up for our
Newsletter**

**Visit our
Website**

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](#)

Visit our
Website



Sign Up for our
Newsletter

Visit our
Website

Quotes Jim sent his family this past month:

"In life, as in literature, the pleasure is always the process. 'Let the path be ever so rough, the hills ever so steep, and the air ever so thin, it is the movement itself, the effort to go on, that constitutes the delight.'" To do anything well, a man must love the doing of it. But to do anything really well, he must love the doing of it so much that he will do it not for the sake of the result, but for the sake of the doing itself." Robert Louis Stevenson

"Many men go fishing all of their lives without knowing that it is not fish they are after." - Henry David Thoreau

"The four most powerful words are: I believe in you." Bill Walsh, Former San Francisco 49ers Coach

"My personal philosophy and my passion., developed over time and through exposure to many different experiences, is to connect new ideas with a growing sense of empathy for other people. Ideas excite me. Empathy grounds and centers me." Satya Nadella

"Character cannot be summoned at the moment of crisis if it has been squandered by years of compromise and rationalization. The only testing ground for the heroic is the mundane. The only preparation for that one profound decision which can change a life, or even a nation, is those hundreds of half-conscious, self defining, seemingly insignificant decisions made in private. Habit is the daily battleground of character." Dan Coats

[Watch me on KSL!](#)



CONTACT US



Jim Barlow, MS, CFP
OakTree Premium Finance
Financial Strategist
jim@OakTreeia.com
Office – 801-698-1329



OAKTREE
PREMIUM FINANCE

Subscribe to our monthly newsletter!

Kai-Zen
Uncover the Benefits



Detailed Insights into the
Wealth Transfer Benefits
of Kai-Zen

OakTree Premium Finance | 320 E 1975 S | Clearfield, UT 84015 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!