

The Alchemist

TRANSFORMING LIFE INSURANCE
INTO AN INVESTMENT

DEC

2024

Breaking Through Life Insurance Reluctance: *Overcoming Ingrained Beliefs with Kai-Zen's Leveraged Strategy*

Breaking through reluctance and reshaping perceptions around life insurance is no small task, but it's one worth tackling. This month, we explore how deeply held beliefs about life insurance often lead to hesitation—and how innovative solutions like Kai-Zen's leveraged strategy can turn skepticism into empowerment. By reframing life insurance as a strategic asset rather than an expense, we aim to uncover its potential to secure your future, enhance wealth, and leave a lasting legacy. Let's dive in!

Life insurance is a topic that, for many, sparks hesitation, if not outright reluctance. Despite its potential to offer peace of mind and financial security, people often hold deeply ingrained beliefs that lead them to dismiss or procrastinate on this valuable tool. In this article, we'll dive into the common reservations people have about life insurance, examine their origins, and offer a fresh perspective on how life insurance—especially the leveraged approach offered through Kai-Zen—can serve as a smart, strategic asset.

The Origins of Life Insurance Reluctance

Reluctance around life insurance often comes from long-standing myths and misunderstandings. Here are a few common ones:

- 1. “It’s too expensive.”**
Many believe that life insurance is out of their budget, seeing it as a “luxury” for high-net-worth individuals. This belief often stems from a lack of understanding about the variety of life insurance options available, from term policies to more complex products that offer long-term value.
- 2. “I’m too young to need it.”**
Many people in their 20s or 30s feel that life insurance is something they’ll consider later in life, not realizing that the younger they are, the more affordable policies tend to be. The unfortunate reality is that life’s uncertainties don’t wait for a “right time,” and establishing a policy sooner rather than later can help lock in a better rate and offer early protection.
- 3. “Life insurance is just a death benefit.”**
Traditional views of life insurance focus solely on the death benefit, leading people to view it as morbid or unnecessary if they don’t have dependents. However, modern life insurance products can offer living benefits, including tax-advantaged growth, cash value accumulation, and even critical illness protection, making it a versatile financial asset.
- 4. “It’s complicated and time-consuming.”**
For many, the perception is that life insurance involves a confusing array of options and a lengthy application process. This belief can create avoidance or even outright opposition to looking into it. Fortunately, financial advisors can simplify the decision-making process and tailor policies to individual needs, providing clarity and peace of mind.

[Sign Up for our Newsletter](#)

[Visit our Website](#)

Reframing Life Insurance as a Financial Strategy

A helpful approach is to view life insurance not as a simple product but as a strategic component of a well-rounded financial plan. Here’s how life insurance can be a valuable asset, even beyond its traditional uses:

- 1. Tax Advantages:**
Many types of life insurance policies, especially cash value policies, offer tax-deferred growth on accumulated cash values. This aspect makes life insurance a powerful tool for supplementing retirement income and sheltering gains from taxation.
- 2. Wealth Transfer and Legacy:**
Rather than focusing solely on a “death benefit,” think of life insurance as a strategy for generational wealth transfer. Policies can pass along tax-free benefits to heirs, enabling families to transfer assets in a structured, efficient way.
- 3. A Living Financial Tool:**
Life insurance isn’t just for beneficiaries. Today, many policies offer living benefits, allowing policyholders access to cash value for emergencies, business needs, or even long-term care, depending on the policy structure.
- 4. Leverage with Kai-Zen:**
One of the most innovative approaches to life insurance is the Kai-Zen strategy, which uses leverage to amplify the benefits of your policy. In this model, policyholders contribute a set amount, and Kai-Zen partners with financial institutions to fund additional contributions, creating a 3:1 leverage. This structure enables policyholders to gain more benefits without bearing the full cost themselves. With Kai-Zen, the power of leverage means access to more coverage, tax-free retirement income, and an enhanced death benefit that might otherwise be unattainable. By allowing clients to get “more with less,” Kai-Zen transforms life insurance into an optimized asset that fits into today’s financial landscape.
- 5. Protection and Peace of Mind:**
Above all, life insurance provides peace of mind, knowing that loved ones or business interests are protected. This “invisible safety net” helps mitigate financial risk and provides stability in an uncertain world.

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.



[Sign Up for our Newsletter](#)

[Visit our Website](#)

Quotes Jim sent his family this past month:

"The creative process:

"Discover - Read a lot. Observe the world. Notice. 2. Collect - Immediately record anything that strikes you. 3. Generate - Build on your notes to brainstorm lots of ideas. 4. Combine - Connect previously unconnected ideas. 5. Refine - Edit, edit, edit. Select the best." -**James Clear (Author of Atomic Habits)**

"Discipline [is] defined as do[ing] what you're supposed to do, when you're supposed to do it, the way it's supposed to get done. Do the right thing, the right way, the right time, all the time. But I'm talking about self-discipline. We answer hundreds of questions every day that come down to these two things:

- 1. Here's something I know I'm supposed to do that I really don't want to do. Can you make yourself, do it?*
- 2. And then over here, there's something you know you're not supposed to do, but you want to do it. Can you keep yourself from it?*

If you can make those choices and decisions the right way, you're always going to be able to stay on the path to accomplish the goals. But we're talking about feeling versus choice. You're going to do what you feel like doing. (Or) Are you going to choose to do the things you need to do to be successful? And there's a difference in that."

Nick Saban, Alabama football coach

"A reverse bucket list lets you celebrate the life you've already lived, reminding you how far you've come and what you've already achieved."
- **Unknown**

"The purpose of setting goals is to win the game. The purpose of building systems is to continue playing the game. True long-term thinking is goalless thinking. It's not about any single accomplishment. It is about the cycle of endless refinement and continuous improvement."
-**James Clear (Author of Atomic Habits)**

“This is the true joy in life, being used for a purpose recognized by yourself as a mighty one. Being a force of nature instead of a feverish, selfish little clod of ailments and grievances, complaining that the world will not devote itself to making you happy. I am of the opinion that my life belongs to the whole community and as long as I live, it is my privilege to do for it what I can. I want to be thoroughly used up when I die, for the harder I work, the more I live. I rejoice in life for its own sake. Life is no brief candle to me. It is a sort of splendid torch which I have got hold of for the moment and I want to make it burn as brightly as possible before handing it on to future generations.” -George Bernard Shaw

“If you are allowed one wish for your child, seriously consider wishing him or her optimism. Optimists are normally cheerful and happy, and therefore popular; they are resilient in adapting

to failures and hardships, their chances of clinical depression are reduced, their immune system is stronger, they take better care of their health, they feel healthier than others and are in fact likely to live longer. Optimistic individuals play a disproportionate role in shaping our lives. Their decisions make a difference; they are the inventors, the entrepreneurs, the political and military leaders – not average people. They got to where they are by seeking challenges and taking risks. They are talented and they have been lucky, almost certainly luckier than they acknowledge... the people who have the greatest influence on the lives of others are likely to be optimistic and overconfident, and to take more risks than they realize.” Daniel Kahneman

“Opposite of courage in our society is not cowardice. It is conformity.” Earl Nightingale

Watch me on KSL!



OAKTREE
PREMIUM FINANCE

Kai-Zen
Uncover the Benefits



The Alchemist
TRANSFORMING LIFE INSURANCE
INTO AN INVESTMENT

CONTACT US!

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

Subscribe to our Monthly Newsletter

