

The Alchemist

TRANSFORMING LIFE INSURANCE
INTO AN INVESTMENT

MAR

2025

The Power of Forgiveness – Even in Finance

Some time ago, my son-in-law Parker was grilling chicken for a big summer BBQ. As I walked over to check on things, I noticed he was grilling chicken thighs instead of breasts. Curious, I asked, “Why thighs? Aren’t chicken breasts larger?”


His response was simple but insightful: “*Chicken thighs are more forgiving*”



I asked him what he meant.

“Well,” he explained, “if you overcook chicken breasts, they become dry and tough. But thighs? They have more fat and stay tender. Even if you cook them a little too long, they’re still juicy and delicious.”

That was fascinating information, and it stuck with me.



Fast forward to another experience—this time at the spa store where I bought my swim spa. I was talking to the owner, telling him I was struggling to swim properly against the jets. He nodded and said, “I understand. I always use a tether when I swim in my spa. That way, I stay in place no matter what. A tether is more forgiving.”

There it was again. Two completely different things—grilled chicken and swim spas—but both had an element of forgiveness built in.

That got me thinking about my own industry.

My product, Kai-Zen, uses Indexed Universal Life (IUL) policies. Unlike traditional investments, IUL policies have no downside. There are no negative performance years. Even in market downturns, they protect your principal and keep growing when the market recovers.

In other words, **they are more forgiving.**

Just like chicken thighs don’t dry out like chicken breasts, and a swim tether keeps you steady, an IUL-based strategy like Kai-Zen gives you more flexibility and protection. Even if the market struggles, your plan doesn’t get burned.

And that’s a recipe for financial success.

How Kai-Zen is Different – No Downside, Only Upside

Unlike the 60/40 model, which relies on markets performing in predictable ways, Kai-Zen offers a strategy designed to protect against market downturns while capturing upside potential. Here’s

how it works:

1. No Downside Risk:

With Kai-Zen, your funds are allocated into an Indexed Universal Life (IUL) policy. The IUL protects your principal from market losses—if the stock market has a bad year, your account value won’t go down. This feature alone eliminates one of the biggest risks of traditional investing.

2. Growth Potential:

Instead of relying on bonds for stability, Kai-Zen uses leverage to boost your contributions, allowing you

to capture market gains in years when the market performs well. This is like getting three times your money working for you—but with safeguards to ensure it’s sustainable.

3. Tax Advantages:

Bonds and other fixed-income investments often come with taxable returns, but the growth in an IUL policy is tax-free, giving you an edge over traditional strategies.

4. Long-Term Stability:


Kai-Zen is designed to perform regardless of what the Federal Reserve does with interest rates. Because it doesn’t rely on bonds or the whims of central banks, you can have confidence in its ability to deliver results over time.

Why Kai-Zen is the Modern Solution

The 60/40 model worked in a world where interest rates were predictable and bonds offered meaningful returns. But we don’t live in that world anymore. The Federal Reserve’s policies have made traditional investment strategies unreliable, forcing investors to look for alternatives.

Kai-Zen is that alternative. It removes the downside risk of market losses, grows your wealth tax-efficiently, and leverages your contributions to maximize potential gains. Unlike the broken 60/40 model, Kai-Zen provides a solution that works in today’s economic environment—without depending on interest rates or market guarantees.

By choosing Kai-Zen, you’re not just avoiding the problems created by outdated models. You’re embracing a smarter, more resilient way to grow and protect your wealth.



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:

“lets do the next big thing for the video”

In the days when I used to be on the circuit, I was accosted on the road by a stranger. He said: ‘Excuse me, sir, but I have an article in my possession which belongs to you.’ ‘How is that?’ I asked, considerably astonished. The stranger took a ‘Barlow’ from his pocket. ‘This knife,’ said he, ‘was placed in my hands some years ago with the injunction of the community, through its bearer, that I was to keep it until I struck a man homelier than I. I have carried it from that time till this. Allow me to say, sir, that you are fairly entitled to the testimonial.’ And this is the very knife the stranger gave me, which proves it.”

President Abraham Lincoln

“7 Habits of Highly Effective Readers:

- 1) They quit bad books to make room for better ones.*
- 2) They read multiple books at a time so they always have a book to fit their mood.*
- 3) They mark up and take notes in their books to absorb the key lessons.*
- 4) They schedule reading into their calendar as they would with any other important task.*
- 5) They read books via all three formats (print books, ebooks, and audiobooks).*
- 6) They put their phone in another room before starting their reading session.*
- 7) They read books they can apply just-in-time instead of reading just-in-case books.”*

Alex Wieckowski

“We’re shaped by what we believe about ourselves and the world around us: Our brains, bodies, and environments conspire to create what researchers call expectation effects so that what we expect to be or do becomes our reality. Paraphrased from ‘The Expectation Effect’ Suddenly, you stop daydreaming and start doing. by David Robson

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

