

## KEY FEATURES OF KAI-ZEN

- Financing gives you more of the life insurance protection and benefits you need for less money
- Contributions are leveraged 3:1
- Participants are not required to go through financial underwriting or sign any loan documents
- If done through an employer, employee benefits are protected in the event of employer bankruptcy
- NIW's multi-lender platform allows participants to get the best loan terms
- NIW makes annual adjustments to individual strategies according to what is best for each participant

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I view my participation in Kai-Zen as a safe and functional component of my portfolio; one that gives me and my family important protections that were previously missing from my life plan.

*CEO, Marketing Consulting Company*

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I have little faith in Social Security – I have maxed out my 401K year over year, and I do not have a pension. The Kai-Zen program is the most compelling option I have seen in my search for a solution.

*Head of Private Banking Life Insurance Lending, Top 10 US Bank*

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**Kai-Zen**<sup>®</sup>

## KEY FEATURES OF THE LIFE INSURANCE POLICY

### Death Benefit Protection

*A cash value life insurance policy with accelerated benefit riders can provide a tax-free death benefit and/or living benefits of:*

### Chronic Illness

*(Assistance with daily living, bathing, eating, dressing, transferring, etc.)*

### Terminal Illness

*(May provide living benefits if death is expected within 12-24 months.*

*Term varies by state.)*

### Cash Accumulation

*Potential cash value accumulation for lifestyle needs such as supplemental retirement income. Policy features include:*

### Interest Crediting Potential

*(Opportunity for interest credited based on market index or a fixed rate)*

### No Loss of Cash Value, 0% Floor

*(0% floor protects against declines in an index)*

### Potential Cash Value Growth

Tax Deferred

### Potential Income Tax-Free

### Withdrawals

*(Access to cash value using policy loans and withdrawals that may be income tax free)*



NIW conducts “stress testing” on all of our designs before making them available to the market. When stress testing, potential designs undergo simulations of harsh economic time periods, like The Great Depression or the high interest 80’s. We use this testing to educate clients so that they can anticipate potential changes in the market. Most importantly, this rigorous process guides the selection of optimal products and loan terms, allowing NIW to deliver designs of the highest quality and durability.

Receipt of benefits depends on rider and meeting certain qualifications and riders vary by state. The use of one benefit may reduce or eliminate other policy and rider benefits. Payment of living benefits will reduce the cash value and death benefit. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage. The Kai-Zen Strategy is dependent on the client making contributions for the first 5 years therefore not defaulting on the policy, which could result in policy lapse and surrender charges. The client will not have access to the policy, the cash values, the death benefits or the living benefits until the loan is repaid and the assignment is released. The lender has the right to discontinue funding new premiums, exit the market, or to demand loan repayment based on the terms and conditions signed by the Master Trust. See the Master Trust documents for additional information.