

A Strategy for Improving Incentives for Key Personnel



Tri-Zen is a pre-tax benefit strategy designed for the key employees of non-profits and c-corporations. In addition to saving employers money, this benefit strategy provides participants with an opportunity to defer their compensation on a tax-advantaged basis to purchase valuable life insurance.

Using their policy as the sole collateral for outside bank funding, Tri-Zen provides key employees the potential to use leverage to fund their policies at triple the level that they might without financing. As a result, their life insurance policy has the potential to provide them with not only greater protection for their families, but also greater potential for supplemental retirement income through the use of policy loans and withdrawals¹. Best of all, Tri-Zen uses policies that offer guarantees against market risk².

Tri-Zen represents a solution that is able to go above and beyond the needs of all parties involved. Its cost efficiency, tax advantages, and additional growth potential offer you a benefit strategy that enables you to recruit and retain the best employees.





VALUE

- Borrowing premium allows you to multiply annual contributions by 3x
- Defer and grow employees' compensation on a tax-advantaged basis
- The potential to purchase significantly more life insurance, with greater cash value potential than you would have without premium financing³

CLIENT PROFILE

- Between 18-65 years old
- Annual income of \$100,000+
- In good health
- Death benefit requirement of at least \$1.5 million

NIW Companies

Innovators in Wealth Management and Protection Strategies

NIW specializes in innovative estate, business, and retirement planning solutions for high net worth professionals. Our team combines extensive industry expertise and alternative thinking to offer financial solutions that are high quality, durable, and cost effective. At NIW, we know that value cannot be achieved unless our solutions are truly sustainable in all aspects. This commitment to excellence has enabled NIW to secure over \$4 billion in loans and to achieve the highest persistency rate in the insurance industry.



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¹ The use of cash value life insurance to provide a resource for retirement assumes that there is first a need for the death benefit protection. The ability of a life insurance contract to accumulate sufficient cash value to help meet accumulation goals will be dependent upon the amount of extra premium paid into the policy, and the performance of the policy, and is not guaranteed. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Surrender charges may reduce the policy's cash value in early years. ² Guarantees are dependent upon the claims-paying ability of the issuing company. ³ Kai-Zen is responsible for the premium financing arrangement. The life insurance companies with which we work are bound only by the terms of the life insurance policies that they issue.