NIW Kai-Zen

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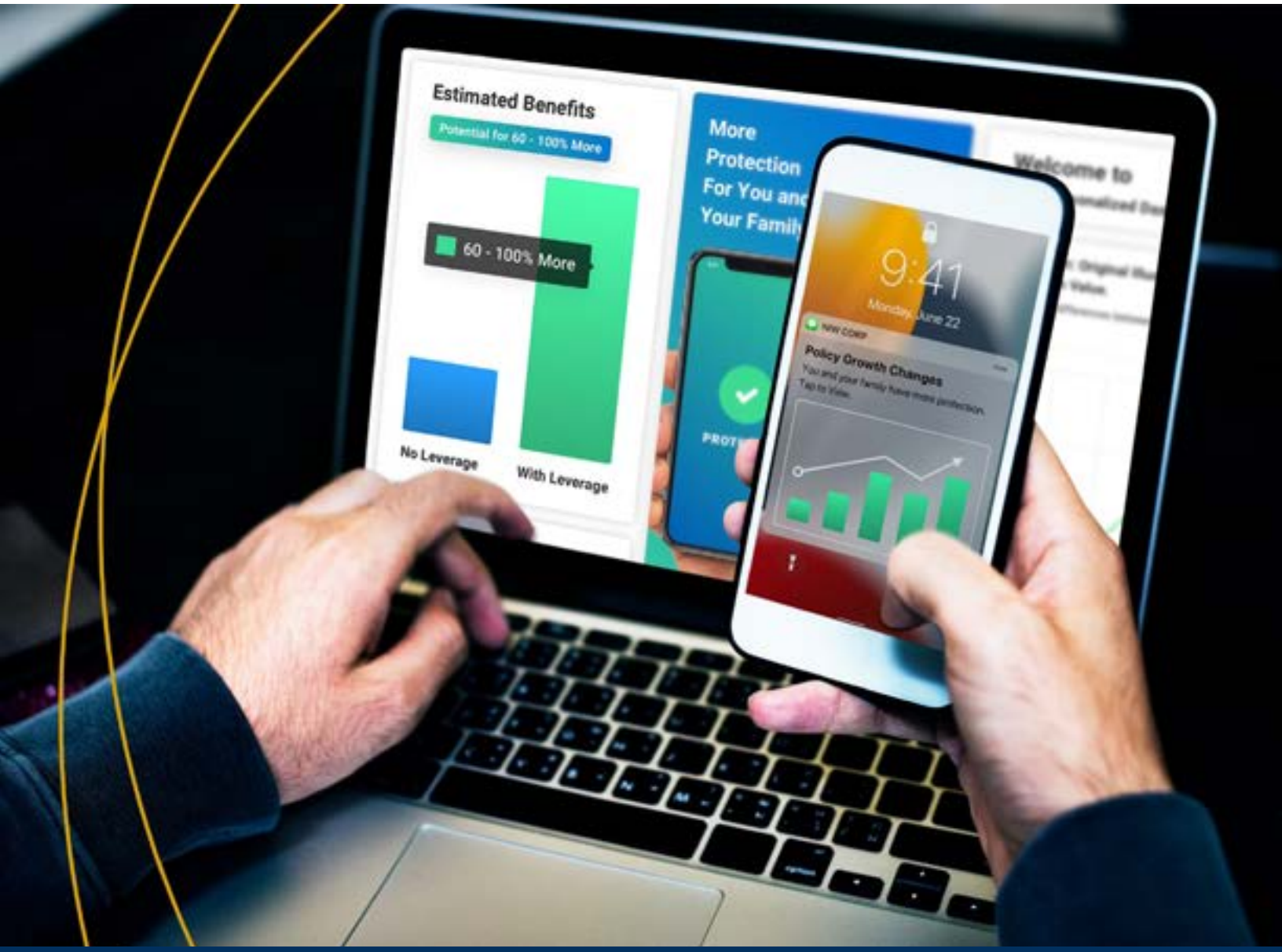
Illustration ID: N02584787



More Money Working for You

More Protection for You and Your Family

The benefits and values shown in this illustration are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete insurance company illustration for each insurance policy scenario. Please see the full illustrations for guaranteed values and other important information. Guarantees are backed by the financial strength and claims paying ability of the issuing company. The Master Trust faciliates the premium financing arrangement. The life insurance companies are bound by the terms of the life insurance policies that they issue unless fraud is involved. Pursuant to IRS Circular 230, information provided is not intended to provide specific legal or tax advice and cannot be used to avoid penalties or to promote, market, or recommend any tax plan or arrangement. You are encouraged to consult your personal tax advisor or attorney.

The Kai-Zen underlying financial approach has been utilized by wealthy individuals and estates (typically $10M and over) since the 1960s. Kai-Zen is a new variation on this approach - allowing highly compensated individuals like yourself to participate in this type of leveraging for the first time.

Traditional Retirement Plans May Be Insufficient

Kai-Zen's unique combination of financing and life insurance gives you more protection and the potential to accumulate more cash value. By using bank leverage every dollar you contribute into the policy gives you the ability to use up to 3 additional dollars to acquire more than you could without leverage.

Kai-Zen Protecting You and Your Family

Your cash accumulation policy is designed to minimize the cost of insurance, while helping maximizing your potential tax deferred growth. The leveraged bank loan is projected to be paid off after the 15th year*** (depending on policy performance*) using the cash value of the policy through policy loans. The remaining cash value has the potential to continue to accrue and could be accessed through policy loans and withdrawals to help supplement retirement income. You can choose to apply for accelerated death benefit riders (living benefits) at no additional cost during the enrollment process.

Policy

*Optional Death Benefit Features***

Living benefits must be applied for and may require additional underwriting. Not all applicants or application types are eligible.
A permanent life insurance policy with living benefit riders can provide benefits in the case of:

Chronic Illness
(**Assistance with daily living, bathing, eating, etc.**)

Terminal Illness
(Illness where death is expected within 12-24 months. Term varies by state.)

*The ability of a life insurance contract to accumulate sufficient cash value to meet illustrated accumulation goals will be dependent upon the performance of the contract and is not guaranteed. Policy loans reduce the policy's cash value and death benefit and may result in a taxable event. If remaining policy values and scheduled premiums are insufficient, additional out-of-pocket payments may be needed to keep the policy in force. **To receive living benefits, you must apply and be approved by the carrier. Living benefits riders add no cost to your premium. Not all application types are eligible for living benefits. Payment of living benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of living benefits may be a taxable event, may affect your eligibility for public assistance programs, and may reduce or eliminate other policy and rider benefits. Please consult your personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect you. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you have a need for life insurance. Riders are optional, may require additional premiums and may not be available in all states or on all products. This is not a solicitation of any specific insurance policy. ***Financing life insurance premiums has certain inherent risks including interest rate fluctuations, financial market performance, credit availability, lender financial strenght, lender funds availability, insurance company ratings and stability which can result in bank exiting and/or policy surrender. The loan terms are dependent on the lender and are not guaranteed for the full term of the plan. The lender has the right to discontinue funding new premiums, exit the market or demand loan repayment based on the terms and conditions signed by the Master Trust. See the Master Trust documents for additional information.

Cash Accumulation Features of the Policy

The unique crediting strategy of the policy provides your policy with an upside growth crediting potential that is capped and a zero percent floor. Once the gains are credited, they cannot decline due to market losses. When the market tracking index (i.e. S&P 500) has annual growth it is used, in part, to determine the amount of interest to credit to your policy; when the market index is negative your policy will only return zero percent growth. Although, the policy will not decline with the market, the insurance expenses would still come out of the policy.*

Policy

Index Choice

Excess Premium Features

Interest credited based in part on changes of a stock market index like the S&P 500.*

- **Upside Crediting Potential**
- **No Negative Returns**
  (0% Floor (Due To Declines In An Index)
  Policy Floor Prevents Negative Crediting Rates)
- **Potential Growth Tax-Deferred**
- **Potential Tax-free Withdrawals*****
  (Access to cash value using Tax-Free policy loans)

The zero percent floor helps to prevent losses in the policy cash value due to market volatility.

Kai-Zen's Unique Use of Leverage

To maximize the potential growth of your cash accumulation life insurance policy, you contribute $50,000 and the lender loans $45,652 into your policy each year for the next 5 years. At the end of the 5th year, your contributions ends. However, the lender continues to pay premiums of $94,302 per year into your policy for years 6 through 10***. With leverage you get approximately three times more into your policy which can be potentially used for supplemental retirement income. Without having to make any loan guarantees, with no liability outside of the policy itself and the payments that you make into the plan.

Your Contributions**

$50,000 years 1–5
$0 years 6–10
$250,000 Your Total Contributions

+

Leveraged Contributions

$45,652 years 1–5
$94,302 years 6–10
$699,770 Total Leveraged Amount

Your Contributions PLUS Leveraged Contributions: $949,770 *
(Includes $1,350 per year for the trust fee. Trust pays the life insurance premiums.)

* Although external indexes may affect policy values, a market downturn cannot reduce your credited interest or principal. The policy does not directly participate in any stock, bond, or investments. You are not buying any bonds, shares of stocks, or shares of an index. The market index value does not include the dividends paid on the stocks underlying a stock index. These stock dividends are also not reflected in the interest credited to your cash value. **The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the full illustration for guaranteed values and other important information. The initial premium going into the policy does NOT include the $1,350 of trust fees and expenses that will be added each year to the client trust. Those additional payments are being escrowed into the trust account to cover only 15 years of servicing. The information above is for illustration and comparative purposes only. *** Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. †Financing life insurance premiums has certain inherent risks including interest rate fluctuations, financial market performance, credit availability, lender financial strength, lender funds availability, insurance company ratings and stability which can result in bank exiting and/or policy surrender. The loan terms are dependent on the lender and are not guaranteed for the full term of the plan. The lender has the right to discontinue funding new premiums, exit the market or demand loan repayment based on the terms and conditions signed by the Master Trust. See the Master Trust documents for additional information.

John Smith		Initial Death Benefit:	$1,250,000
Male	48	Contribution Amount:	$50,000
Preferred NT		Illustration ID:	N02584787

Comparing Your Kai-Zen Plan

You Pay The Same $50,000 **For 5 Years**

After-tax Investment

Potential Annual Distributions*

$38,759

Self-fund Policy*

Potential Annual Policy Distributions*

$56,000

Kai-Zen

Kai-Zen Potential Annual Policy Distributions* After Lender loan is Paid

$89,000

Assumptions:
Growth Rate of 6.72%
Income Tax Rate 37.00%
Long Term Capital Gains 20.00%
Avg State Income Tax Rate 5.50%

Total Death Benefit

Total Potential Policy Distributions or Other Distributions at age 67 to 92

The Power of Leverage

	Self-funded Policy	Kai-Zen
Your Contribution Per Year (Years 1-5)	$50,000	$48,650
Your Trust Fees Per Year (Years 1-5)	$0	$1,350
Your Total Annual Contributions (Years 1-5)	$250,000	$250,000
Annual Potential Policy Distributions during Retirement age 67 to 92	$56,000	$89,000
Total Potential Policy Distributions	$1,456,000	$2,314,000
Initial Death Benefit	$743,563	$1,250,000
Policy Potential Death Benefit (at age 90)	$443,530	$1,058,212

Stress Test Using Historical Interest Rates/Policy Performance:

1980s Stress Test Annual Supplemental Income: $66,750
(The 1980 simulation assumes a gradual cap increases to 15%)

Great Depression Annual Supplemental Income: $57,850

Kai-Zen - More Money Working for You- More Protection for You and Your Family - More Potential for Tax Advantaged Growth

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Why NIW?

NIW has been doing financed life insurance since 2000. NIW has the highest persistence and success rate in the industry, even during the 2008 banking crisis. NIW has facilitated billions of dollars of loans with nationally-known insurance carriers and banks. NIW uses conservative assumptions and provides annual servicing and monitoring with the carrier and lenders until the loan is repaid.

Frequently Asked Questions

Do I need to apply for the loan?

There is no loan application or personal loan underwriting. The policy is assigned to the bank and is the only collateral for the loan.

What happens after the bank is paid back?

Once the lender has been repaid, the assignment will be released. In the 15th year, the bank loan is projected to be paid off by using a withdrawal and loans from the policy (underperformance could delay the repayment). Once the bank loan has been repaid you can take distributions at any time (dependent on the cash value).

What do the trust/administration fees cover?

Kai-Zen plan administration and trustee fees are included in your contributions and shown on the illustration. The administration/ trust costs are charged for 5 years and cover the first 15 years of servicing/trustee fees. The fees pay for the initial trust setup, including the master trust, ongoing trustee admistration of the insurance trust and annual loan servicing. Any changes to the trust outside the scope of the standard transaction are the responsibility of the settlor of the trust. If trust remains intact after year 15, any ongoing trustee fees are the sole responsibility of the settlor of the trust.

Are there additional features of your trust?

You establish your trust that owns your policy. The policy is assigned to the bank until the loan is paid off. Once the the loan has been repaid the assignment is released. The Trust provides additional asset protection (see your financial advisor or attorney for guidence). Personal life insurance and trusts are generally not subject to creditors and if a company benefit, are portable if you leave the company.

How will I know how my policy is performing?

NIW provides annual servicing and monitoring with the carriers and lenders until loan repayment. You will receive an annual review and policy statement from the plan administrator. The review will contain information about the policy performance and amount of interest credited to the policy.

Will the caps on the Indexed Universal Life (IUL) policy change?

The life carrier resets the cap on the IUL each policy anniversary and locks it in for the year. As interest rates rise or fall, the return on the insurer's general account changes and this is passed on through to the policy. As rates rise the cap typically rises, as interest rates fall, it typically falls (life carriers are profit neutral on the cap).

What are the requirements?

Commit to make five partial-annual premium payments, complete a life insurance application (which may include medical underwriting) and sign all the necessary trust forms.

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Kai-Zen

John Smith | Male | 48 | Preferred NT

Illustrated Rate:* 6.72% | Agent: Juan Hernandez | Carrier: ALZ

Initial Death Benefit: $1,250,000 | Contribution Amount: $50,000 | Illustration ID: N02584787

Age	Year	Loan Rate Including Bank Margin	Total Premium Paid	Client + Employer Contribution Plus Trust Fees	Bank Loan Amount	Projected Loan Repayment Using Policy Loan	Projected CUmulative Bank Loan Including Interest	Illustrated Year End Projected Cash Accumulation Value*	Illustrated Year End Projected Cash Surrender Value*	Estimated Net Cash Surrender Value After Bank Loan*	Illustrated Year End Projected Death Benefit (Gross Amount)*	Projected Net Illustrated Year End Death Benefit Minus Bank Loan*	Potential Annual Policy Distributions* After Lender Loan is Paid	IRR on Net Death Benefit and Income
		(A)		(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	
49	1	5.50%	94,302	50,000	45,652		48,726	$82,973	82,973	34,248	1,332,973	1,284,248		2,539.8%
50	2	4.74%	94,302	50,000	45,652		98,913	$176,224	176,224	77,311	1,426,224	1,327,311		374.7%
51	3	4.92%	94,302	50,000	45,652		151,777	$276,441	276,441	124,664	1,526,441	1,374,664		164.9%
52	4	5.11%	94,302	50,000	45,652		208,183	$384,161	384,161	175,977	1,634,161	1,425,977		98.6%
53	5	5.29%	94,302	50,000	45,652		267,449	$500,080	500,080	232,630	1,750,080	1,482,630		67.8%
54	6	5.44%	94,302		94,302		381,704	$624,849	624,849	243,145	1,874,849	1,493,145		51.1%
55	7	5.57%	94,302		94,302		503,416	$759,166	759,166	255,750	2,009,166	1,505,750		40.7%
56	8	5.67%	94,302		94,302		632,079	$903,748	903,748	271,669	2,153,748	1,521,669		33.9%
57	9	5.75%	94,302		94,302		768,728	$1,059,363	1,059,363	290,635	2,309,363	1,540,635		29.0%
58	10	5.81%	94,302		94,302		914,398	$1,226,846	1,226,846	312,448	2,476,846	1,562,448		25.4%
59	11	5.86%					968,726	$1,312,162	1,312,162	343,436	2,024,662	1,055,936		17.4%
60	12	5.89%					1,026,576	$1,403,917	1,403,917	377,340	2,116,417	1,089,840		15.9%
61	13	5.92%					1,088,724	$1,504,655	1,504,655	415,931	2,217,155	1,128,431		14.8%
62	14	5.94%					1,154,292	$1,612,986	1,612,986	458,694	2,325,486	1,171,194		13.8%
63	15	5.95%				-$1,155,000		$1,716,166	503,416	503,416	949,619	949,619		11.0%
64	16							$1,831,335	557,947	557,947	997,468	997,468		10.5%
65	17							$1,954,473	617,416	617,416	1,047,400	1,047,400		10.2%
66	18							$2,086,174	682,264	682,264	1,099,499	1,099,499		9.8%
67	19							$2,225,772	658,216	658,216	1,081,113	1,081,113	89,000	9.7%
68	20							$2,373,754	634,371	634,371	1,061,647	1,061,647	89,000	9.5%
69	21							$2,530,617	610,815	610,815	1,041,020	1,041,020	89,000	9.4%
70	22							$2,696,947	587,705	587,705	1,019,217	1,019,217	89,000	9.4%
71	23							$2,873,397	565,242	565,242	996,252	996,252	89,000	9.3%
72	24							$3,060,853	543,841	543,841	941,752	941,752	89,000	9.1%
73	25							$3,260,078	523,766	523,766	882,374	882,374	89,000	9.0%
74	26							$3,472,003	505,425	505,425	817,905	817,905	89,000	8.9%
75	27							$3,697,812	489,455	489,455	748,302	748,302	89,000	8.8%
76	28							$3,938,721	476,496	476,496	673,432	673,432	89,000	8.7%
77	29							$4,194,439	465,653	465,653	675,375	675,375	89,000	8.7%
78	30							$4,465,854	457,178	457,178	680,471	680,471	89,000	8.8%
79	31							$4,753,866	451,306	451,306	689,000	689,000	89,000	8.9%
80	32							$5,059,434	448,297	448,297	701,268	701,268	89,000	9.0%
81	33							$5,383,501	448,357	448,357	717,532	717,532	89,000	9.0%
82	34							$5,726,920	451,568	451,568	737,914	737,914	89,000	9.1%
83	35							$6,090,678	458,109	458,109	762,643	762,643	89,000	9.1%
84	36							$6,475,756	468,109	468,109	791,897	791,897	89,000	9.2%
85	37							$6,883,051	481,571	481,571	825,724	825,724	89,000	9.2%
86	38							$7,313,389	498,385	498,385	864,055	864,055	89,000	9.3%
87	39							$7,767,714	518,510	518,510	906,896	906,896	89,000	9.3%
88	40							$8,246,761	541,647	541,647	953,985	953,985	89,000	9.4%
89	41							$8,750,926	567,106	567,106	1,004,652	1,004,652	89,000	9.4%
90	42							$9,280,641	594,180	594,180	1,058,212	1,058,212	89,000	9.4%
91	43							$9,834,928	620,694	620,694	1,112,440	1,112,440	89,000	9.4%
92	44							$10,425,891	657,495	657,495	1,074,531	1,074,531	89,000	9.4%
93	45							$11,060,680	803,864	803,864	1,135,685	1,135,685		9.4%
94	46							$11,747,509	977,852	977,852	1,212,803	1,212,803		9.4%
95	47							$12,496,805	1,188,666	1,188,666	1,313,634	1,313,634		9.4%
96	48							$13,321,041	1,447,495	1,447,495	1,447,495	1,447,495		9.4%
97	49							$14,201,958	1,734,735	1,734,735	1,734,735	1,734,735		9.4%
98	50							$15,143,589	2,053,005	2,053,005	2,053,005	2,053,005		9.5%
99	51							$16,150,264	2,405,150	2,405,150	2,405,150	2,405,150		9.5%
100	52							$17,226,626	2,794,256	2,794,256	2,794,256	2,794,256		9.5%

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Illustration Explanation and Disclosures for Preceding Page

(A) **Loan Interest Rate -** Bank-supplied projected forecast used to calculate projected loan interest.

(B) **Client Contributions Plus Trust Fees -** The amount participant is projected to contribute each year for 5 years (includes trust/administration fees).

(C) **Bank Financing -** Projected bank financing amount (dependent on lender see disclosures below)

(D) **Loan Repayment -** In the 15th year, the bank loan is projected to be paid off by using a withdrawal and loans from the policy (underperformance could delay the repayment).

(E) **Cumulative Bank Loan -** Accumulation of the financed premium plus interest and bank fees.

(F/G) **Cash Accumulation/Surrender Values -** Illustrated projected year-end policy cash accumulation/surrender value. Actual value will fluctuate based on insurance costs and market index results. An index policy has a 0% floor due to a decline in an index and interest is credited based in part on the change in the market index at end of policy anniversary.

(H) **Cash Surrender Values After Bank Loan -** Illustrated potential policy cash surrender value minus loan balance. Actual cash surrender value will fluctuate based on insurance costs and market index results.

(I) **Illustrated Year End Projected Death Benefit (Gross Amount*) -** Illustrated Potential Death Benefit.

(J) **Projected Net Illustrated Year-End Death Benefit Minus Bank Loan -** The potential death benefit after loan is paid off.

(K) **Potential Annual Policy Distributions* After Lender Loan is Paid -** The projected annual policy distributions during retirement, using policy loans.

PLAN PROPOSAL - LOAN RATES & INSURANCE PERFORMANCE RESULTS

Initial:_____

The Kai-Zen plan is dependent on the client making contributions for the first 5 years therefore not defaulting on the plan. Defaulting on the plan will result in bank loan exit and/or policy surrender. The loan terms are dependent on the lender and are not guaranteed for the full term of the plan. Financing life insurance premiums has certain inherent risks including interest rate fluctuations, financial market performance, credit availability, lender financial strength, lender funds availability, insurance company ratings and stability which can result in bank loan exiting and/or policy surrender. 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. This proposal is hypothetical and may not be used to project or predict insurance performance results in the future. Because these are projections, future policy performance and interest rates are not guaranteed and are subject to change by the insurer and/or lender. Underperformance could result in a lower death benefit, cash surrender value and lower annual income (results may be less favorable). NIW nor any of its affiliates represent the lenders or the insurance carriers. This document is not intended to give legal advice or tax advice. For tax and legal advice contact your personal tax and legal advisors. Illustrated projected bank loan payoff and income stream from policy loan and withdrawals will vary based on actual performance.

OPTIONAL LIVING BENEFITS (ACCELERATED BENEFIT RIDERS)

Initial:_____

Living Benefits riders are provided by the insurance carriers and are not available with all carriers, on all application types, or in all states. To receive living benefits, you must have applied for them and been granted them by the carrier. If you accelerate the benefit to access the living benefits, the amount accelerated is no longer available for the death benefit or for loans, and the amount of death benefit accelerated may be taxable. The loan must be paid off before you can accelerate the death benefit. Accelerated Benefit Riders are typically available at no additional cost. Please contact your insurance agent or the insurance carrier for more information in the Accelerated Benefit Riders available on your policy.

KAI-ZEN TRUST FEES

Initial:_____

Client contribution portion of the strategy includes a trustee and administration fee of $1,350 per year. The fee covers only 15 years of the trust fees. The fees pay for the initial trust setup, including the master trust, ongoing trustee administration of the insurance trust and annual loan servicing fees. Any changes to the trust or services outside the scope of the standard transaction are the responsibility of the settlor of the trust. If trust remains intact after year 15, any ongoing trustee fees are the sole responsibility of the settlor of the trust.
ALL TRUST FEES ARE NON-REFUNDABLE ONCE THE TRUST HAS BEEN SET UP.

Client Signature_____ Date 11/25/2024

Take Comfort in Understanding Your Strategy

No one knows what will happen in the future but looking at the past uncovers some common patterns. Stressing our designs through some of the harshest economic conditions to date allows us to implement a strategy to help protect against potential futurefailures and optimizes our chances for a more successful outcome.

Great Depression simulation (extreme product underperformance) - represents the most sequential number of 0% returns in US history. From 1930 to 1932, stock portfolios lost 70% of their value and did not recoup their losses until 1959. The Great Depression simulation has 9 years of zero's over a 12 year period and uses the current insurance product caps against the then Federal funds rate. Even in this senario the loan does not default. Removing the negative losses and replacing them with 0%, dramatically changes the risk profile, which makes an IUL a better instrument for leverage.

1980's Loan High Interest simulation - represents the highest loan interest rates in the US history with rates as high as 16.88%. High interest rates in most cases positively affect IUL caps, except when there is a sudden increase in interest rates like in the 1980's. NIW has simulated the 1980's by using the high loan rates and lower insurance caps which simulates the delay in the cap rate (lag).

Although running these historical stress tests does not guarantee what will happen in the future, it certainly gives us more comfort in knowing that we have simulated the worst economic time periods this country has faced. It would take something worse than the Great Depression and the 1980's High Interest conditions to undo the value of using leverage with Kai-Zen.

It is unlikely the next severe economic crisis will be the same. The Stress tests are designed to test for "Black Swan" type scenarios to see plan resilience. They are not a guarantee that the design will survive any future under performance scenario. In the most extreme under-performance crises the client could conceivably lose part or all their contributions.

Combining long time industry experience with conservative designs to create financial solutions that are focused on sustainability.

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(972)755-1582 or (800)294-9940
Or visit us at: www.niwcorp.com
Or visit us at: www.kaizenplan.com

NIW