LIFE INSURANCE

KAI-ZEN® CASE STUDY

Saving for Supplemental Retirement Income

Client

A 45-year-old physician who just entered the peak earning years of his career

Assessment

At the height of his career, the client recognized the opportunity to aggressively accelerate his retirement savings. With a busy schedule, he needed a straightforward, efficient solution that would deliver an additional 100,000 in annual tax-free retirement income starting at age 65.

Solution

Attracted to the strategy's turnkey nature, short funding timeline, and utilization of 3:1 lender leverage to maximize his contributions, the client purchased a Kai-Zen® Indexed Universal Life (IUL) Insurance policy at a commitment of $50,000 a year for five years.

Result

By age 50, the client was completely done paying premiums. He could enjoy the remainder of his career with the knowledge that his strategy was designed to help supplement his retirement goals through bank-financed leverage, all while requiring no credit checks, no personal guarantees, and no loan documents to sign.

Summary

With only five payments and a streamlined funding structure compared to traditional leverage strategies, Kai-Zen® enabled the client to purchase a substantial Indexed Universal Life (IUL) Insurance policy with an initial death benefit of $1,400,000 and potential annual supplemental retirement distributions of $100,000 between the ages of 65 and 100.

Contact your Simplicity representative for more information or visit SimplicityAgentCenter.com

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