Changing the Future of Executive Benefits

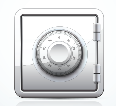
Kai-Zen®

What is Kai-Zen?

Kai-Zen is a strategy that helps you maintain your current lifestyle with an index life insurance policy that provides death benefit protection and living benefits in the event of a serious 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 one of the ONLY strategies that uses leverage to help you acquire more of the insurance benefits you need to help financially protect you and your family. Kai-Zen's 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.

Features and Benefits Provided by the Life Insurance Policy



Death Benefit Protection

A cash value life insurance policy with accelerated benefit riders can provide a tax-free[1] death benefit and/or living benefits of:

Critical Illness
(Cancer, Heart Attack, Stroke, etc.)

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)

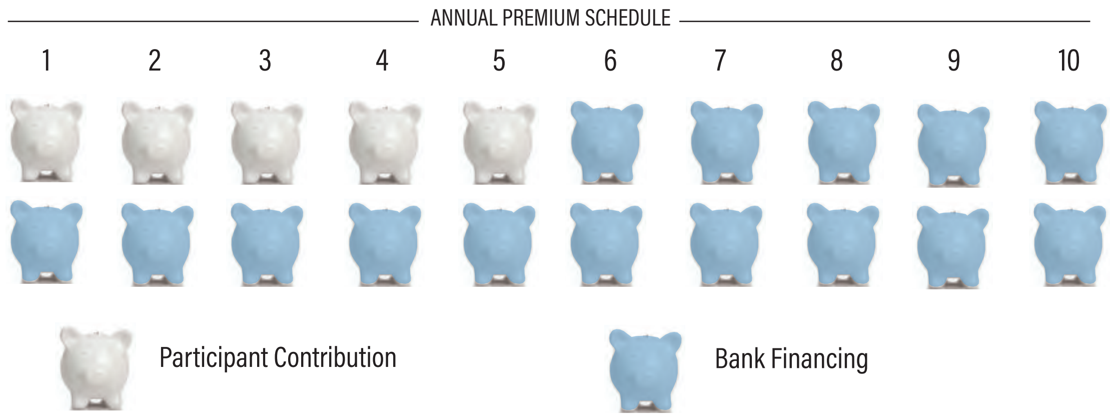
No Loss of Cash Value, 0% Floor
(0% floor protects against declines in an index)

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)

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.
[1]There are some exceptions to this rule. Please consult a tax professional for advice concerning your individual situation.

The most unique and compelling aspect of the Kai-Zen Strategy is that the participant's contributions are leveraged up to3:1.



How the Kai-Zen Strategy Works

A life insurance policy is jointly funded by the participant and bank financing. The bank financing provides approximately 60-75% of the total premiums to the policy.

Now participants can realize benefits far beyond what their annual contributions alone could afford them.

The Use of Leverage

This concept is not much different than using a bank mortgage to leverage assets to purchase a home. Money is borrowed to buy more house (or with Kai-Zen, more benefits) than one could purchase with assets on hand. The amount funded into the policy has the potential for market growth without the risk of market losses due to declines in an index and uses the policy's cash value as the sole collateral for the loan.

Years 1-5

During the first 5 years, the participant contributes their portion and the lender finances the additional premiums into the insurance policy.

Years 6-10

After year 5, the participant's obligation is projected to be complete and the lender makes the remaining premium payments.

Years 11-15

During this time, the policy has the potential to accumulate more value and the lender's note is projected to be satisfied approximately by the end of the 15th year.

Years 16 and beyond

Potential policy cash value accumulation is projected for distributions for lifestyle needs such as supplemental retirement income.

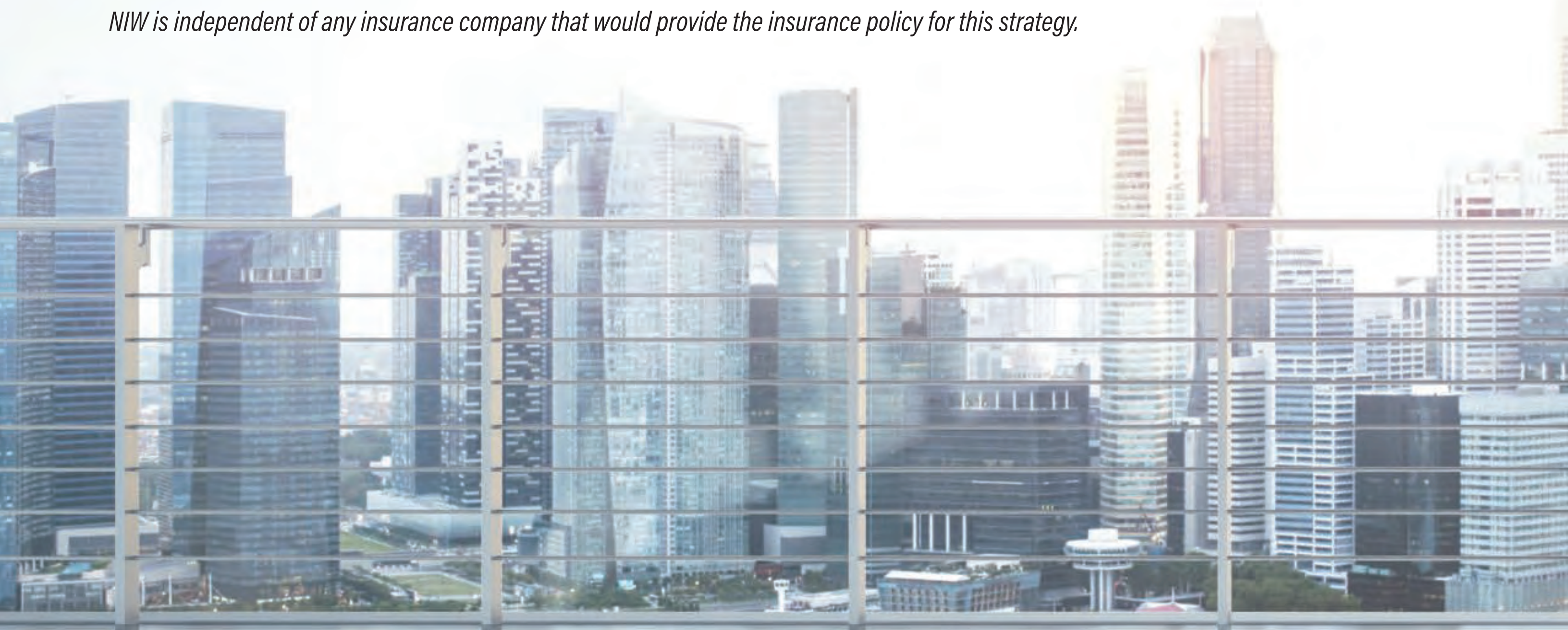
Hypothetical example, not indicative of a particular product. Actual results may be more or less favorable. Policy fees and expenses will reduce the cash value. The initial premium going into the policy does NOT include the $1500.00 trust fees and expenses that will be added each year to the client trust. Those additional payments are being escrowed into the trust account to cover the 15 years of service until loan repayment. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. This is not a solicitation of any specific insurance policy.

NIW Companies - Innovators in Wealth Management and Protection Strategies

Since 2000, NIW has been developing innovative solutions to help high net worth individuals successfully manage their financial future. NIW adds value by bringing substantial knowledge and expertise when designing solutions that deliver optimal insurance protections and effective retirement planning strategies.

Our team is committed to generating the best possible outcomes and delivering service that has earned the confidence and loyalty of our clients and their advisors.

NIW is independent of any insurance company that would provide the insurance policy for this strategy.



NIW

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