

More Money, More Protection and More Confidence



NIW

NIW Companies

Innovators in Wealth Management and Protection Strategies

Since 2000, NIW Companies has been developing innovative solutions to help high net-worth individuals successfully manage their financial future. 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.



Developing Innovative Solutions

Created in 2000, NIW

*Companies specializes in
innovative estate, business, and
retirement planning solutions
for high net- worth or high
income earning 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 \$5

billion in loans and to achieve

the highest persistency rate in

the insurance industry. Here

is an overview of our most

popular solutions.

OUR MAIN SERVICES

Kai-Zen™



EXECUTIVE BENEFITS

For highly compensated professionals, protecting earnings is critical to saving for retirement. Due to limitations, traditional retirement plans are typically insufficient for high income earners.

If highly compensated professionals wish to maintain their lifestyle in retirement, they require a proactive strategy that puts more money toward protecting future income without putting a drain on current finances.

MARKET

- Only five annual contributions
- Supplemental Tax-Free Retirement Income
- Informal Funding of Deferred Comp
- Living, Buy / Sell or Key Man Plans
- Between 18-65 years old
- Annual income of \$100,000+
- In good health
- Death benefit requirement of at least \$1.5 million

CUSTOMER PROFILE

- Needs additional tax-free supplemental income
- Reward & retain good employees
- Deferred compensation for owners or executives

Tri-Zen™



EMPLOYEE BENEFITS FOR NON-PROFITS & C-CORPS

Tri-Zen is a pre-tax benefit strategy for C-Corporations and not-for-profit organizations that uses financing to offer a wide range of benefits.

Because most of the money required to finance Tri-Zen comes from a third party lender, Tri-Zen brings substantial new money to the table in order to afford more benefits.

This means that employees are able to afford coverage beyond what they would purchase for themselves. As an added bonus, with Tri-Zen all of the funds loaned by the employer are an asset to the company.

MARKET

- C-Corp or Non-Profit
- Pre-Tax Contributions
- Supplemental Tax-Free Retirement Income
- Recruit & Retain Top Talent
- Between 18-65 years old
- Annual income of \$100,000+
- In good health
- Groups of 15 or more lives
- Growth indexed to S&P but with safety

CUSTOMER PROFILE

- Needs additional tax-advantaged growth vehicle for supplemental income



Life Strategies



ESTATE PLANNING

Life Strategies gives high net worth individuals a way to finance life insurance typically used to cover future estate taxes by allowing the client to pledge collateral instead of paying premiums out of pocket.

This estate planning strategy allows clients to keep control of their assets, grow their assets, and potentially leave more for future generations. Life Strategies also allows families more options and flexibility for succession planning, buy-sell agreement, and key man applications.

Life Strategies is one of the most well-designed and comprehensive solutions on the market for high net worth families.

MARKET

- Net worth greater than \$10M
- Typically below the age of 70
- In good health
- Insurance needed to cover estate tax
- Ability to pledge collateral or pay interest

CUSTOMER PROFILE

- Wants little or no out-of-pocket cost
- Single Life or Survivorship

MultiGen



ESTATE PLANNING & COMPRESSION TECHNIQUE

MultiGen is a generational estate planning strategy for high net-worth individuals with a “rated” or uninsurable status.

MultiGen gives individuals the ability to create a solid estate tax plan regardless of their insurance rating. With MultiGen, the first generation, as well as their children and grandchildren, can all have estate tax protections in place.

Additionally, the first generation can continue to use their assets without triggering substantial gift taxes, liquidation costs, or opportunity costs.

MARKET

- Individuals with a \$40M Net Taxable Estate
- Client “rated” or uninsurable (less than 15 year life expectancy)
- Ability to obtain insurance on children or grandchildren
- Children or grandchildren have estate tax exposure
- Ability to pledge collateral or pay interest

CUSTOMER PROFILE

- Wants to pass more of their net worth to their heirs but are either uninsurable or find life insurance too expensive

CashStream



CORPORATE / GROUP EMPLOYEE BENEFITS

CashStream is an innovative approach to creating funding for long-term employee incentive plans without draining cash flow from the corporation. These proprietary solutions allow the employer to informally fund the executive supplemental retirement, key man, buy sell, and succession planning strategies by bringing new money to the table while providing robust designs that survive harsh economic environments.

It involves 100% financing for those companies that have assets, but do not wish to liquidate them to fund contingent liabilities like all NIW solutions. Designs are stress tested for vulnerability. CashStream is a very compelling solution for C-Corps who are getting good returns on their assets.

MARKET

- Buy/Sell Funding
- Succession Plan Funding
- Underfunded Pension Plan Rescue
- Executive Benefits (Deferred Comp, Informal Funding of non-qualified plans, Salary Continuation, Stock Redemption)
- A company or individual with retained earnings of 10% or more

CUSTOMER PROFILE

- Needs a company or group plan to leverage employee benefits
- Wants to generate additional cash flow to fund Deferred Comp., post-retirement health care, Key Man, etc.

NIW COMPANIES VISION

To meaningfully and sustainably improve the estate or retirement situation of our clients while changing the culture of the life insurance industry to more sustainable, client-centered solutions.



Founding Principles

NIW was built on the desire to provide high quality, sustainable business solutions to our clients and suppliers. We pride ourselves on the satisfaction of our clients as well as our suppliers. We are committed to delivering solutions that are designed to not only save clients money, but also weather volatile economic environments.

These are the principles NIW Companies operates by:

- If we would not sell a product to the people we personally know and love, we will not sell it to anyone else.
- Failure is when we have not met or achieved our clients' objectives (as they define them).
- If any party inherently loses in a transaction, NIW will not substantiate the deal.
- Just because something is easy or profitable does not make it the right thing to do. NIW strives to go above and beyond what is easy to provide business solutions with integrity.
- Anything sold by NIW will be supported until the loan is naturally retired.

Given these principles, NIW has steadily built a reputation for being one of the best financed insurance carriers in the US. NIW's current persistency rate is over 99.63%, which is higher than any other solution (financed or non-financed) currently sold in the life insurance market.



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