

Kai-Zen, the Swiss Army Knife:

Accelerated Living Benefit: Chronic Illness Care, Critical Illness Care, Terminal Illness Care

Death Benefit

Tax Free Retirement Income

No Downside

Market-like performance:
Back-tested, stress-tested
historical positive spread
returns

Creditor Protection



OAKTREE
PREMIUM FINANCE

Jim Barlow

T: (385) 393-4775 | C: (801) 721-0271
jim@oaktreeia.com

www.oaktreeia.com

Kai-Zen

The Swiss Army Knife

- Kai-Zen provides attractive returns beating almost all alternatives with the same low-risk profile.
- Kai-Zen increases a family's chance of substantially meeting retirement goals (much like a mortgage allows you to purchase a better home over time payments.)
- Kai-Zen provides protection focusing on your individual or family's needs.

Market-like Performance

No Downside

Back-Tested, stress-tested, historical positive spread returns

Tax-Free Retirement Income

Life Insurance Death Benefit to protect families

Living Benefits: access to cash necessary due to illness (chronic, critical, or terminal)

Creditor Protection