

# THE Kai-Zen PLAN

## The Kai-Zen 162 Executive Benefit Plan™

You Finance Your House and Car...

Ever think about financing Your Retirement Plan?

We do it all the time—leveraging the power of bank financing to stretch our personal funds and increase purchasing power. The Kai-Zen Plan™ now allows for this same powerful financial principal to be deployed to solve life's most critical issues.

The Kai-Zen 162 Executive Benefit Plan™ is a leveraged Section 162 Bonus Plan that allows individuals to significantly increase their retirement savings while simultaneously providing valuable life insurance coverage to protect against life's uncertainties. Through the use of specially designed insurance policies and arrangements with financial institutions, borrowed funds are used to provide increased death benefits with a funding model that creates cash reserves that can be accessed to supplement retirement income or cover financial need in the event of disability, critical, chronic or terminal illness.



Entry Age	5 Annual Contributions	5 Year Total Contributions	Total Bank Loan	Death Benefit Year 1	Death Benefit Age 85	Policy Cash Value After Loan Payoff – Yr 15	Annual Income at Age 65
30	\$20,160	\$100,800	\$259,600	\$1,515,000	\$978,900	\$294,700	\$150,000
40	\$29,160	\$145,800	\$394,600	\$1,522,100	\$970,300	\$440,000	\$93,000
50	\$43,960	\$219,800	\$602,800	\$1,533,000	\$915,900	\$630,300	\$55,000
60	\$66,700	\$333,500	\$846,500	\$1,548,400	\$2,194,800	\$818,000	N/A

For Illustration purposes only. Actual results may vary.

**ARG** ALLIED RISK GROUP INC.  
www.AlliedRiskGroup.com

Sales@AlliedRiskGroup.com  
(800) 939-0644 Ext. 2

IRS Circular 230 regulates written communications about federal tax matters. Any tax statements contained in this communication is not intended to be used and cannot be used for purposes of avoiding penalties imposed under the United States Internal Revenue Code. Tax statements herein are made in support of the promotion and marketing of The Kai-Zen 162 Executive Benefit Plan™. This information is provided for general informational and educational purposes only and readers are advised to consult with their own attorney or tax advisor regarding applicability to their particular circumstances.