

Certainty in Uncertain Times

Planning for retirement or death benefit needs would be a lot easier if you could predict exactly when you would need the benefits. Unfortunately, life frequently throws a curve that could result in premature death or disability, or even worse, out living your retirement savings. The Kai-Zen Plan™ allows for full funding of both death benefits and supplemental retirement benefits in as few as five years. More importantly, the death benefit is available immediately and funds can be accessed at any time in the event of a chronic, critical or terminal illness or for long term care needs.

Leverage- The Power of Other People's Money

What makes The Kai-Zen PlanTM truly unique is the ability to leverage *Other People's Money* (bank loan) to supercharge your family's security. The Kai-Zen PlanTM leverages every \$1 you contribute with \$3 of bank funding. Although the bank loan must be repaid with interest in about 15 years, during that time your Kai-Zen PlanTM receives all of the investment growth on the borrowed dollars. Moreover, you have no personal liability on the bank loan!



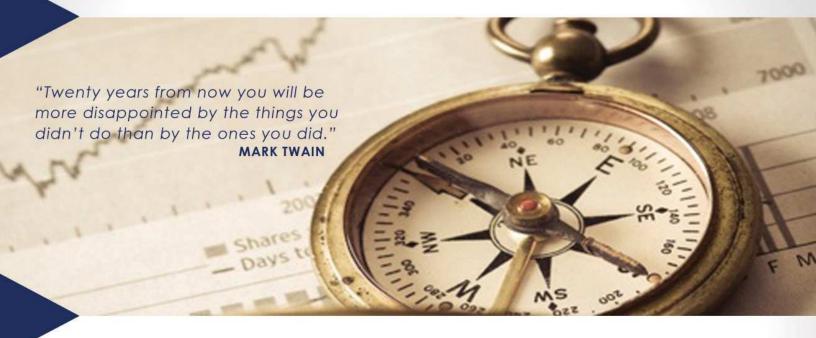


The Power of Kai-Zen

- Bank Loan of \$3 for \$1 Contributed
- Interest Rate as low as Libor + 1.75%
- No Annual Loan Interest Payments
- No Personal Liability on the Loan
- Market Indexed Growth
- Guaranteed* Principal Protection
- No Contribution Limits
- No Contribution Deadline
- No Income Restrictions
- Tax Free Withdrawls Anytime
- Oreditor and Lawsuit Protected
- Money for Critical or Chronic Illness
- Money for Long Term Care Needs
- Death Benefit Protection

*Guarantee is based upon the Insurance Company's ability to pay,





The Power of Kai-Zen

The Kai-Zen Plan™ maximizes the advantages of six unique and powerful features that create incredible opportunities.

Kai-Zen

Power of Premium Financing - You finance your

house and car because personal resources are too scarce to pay cash or because your money can be better used for reinvesting into your business or supporting your family's standard of living. Similarly, by financing your benefit needs through **The Kai-Zen PlanTM** you can keep more money in your own pockets, or, buy more benefits han you could otherwise afford.

Power of Market Participation -

The Kai-Zen PlanTM utilizes specially structured index universal life insurance policies that allow for participation in financial market returns.

Power of Aggregation – Traditionally only the very wealthy can get bank financing for insurance premiums. The Kai-Zen Plan™ aggregates multiple participants to obtain a single bank loan from which all participants benefit. This aggregation allows everyone, regardless of wealth, to participate in premium financing for insurance to help maximize retirement, disability and death benefit planning.

Power of Principal Protection - The insurance

policies feature a guaranteed minimum return of 0% which protects from loss of principal in the event of negative financial market returns.

Power of Leverage – The Kai-Zen Plan™ is partially funded with bank financed dollars that match participant premium contributions at about a 3:1 ratio. The bank financing is at very competitive interest rates as low as LIBOR + 1.75% and participants have no personal liability on the loan.

The Power of Index Universal

Life Insurance – These specially designed insurance policies from top rated insurance companies are the perfect vehicle for providing Market Participation and Principal Protection. Most importantly, insurance policies receive special tax treatment that allow for tax free growth and potentially tax free income. In addition, some states protect insurance policy assets from the claims of creditors and lawsuits.





"Kai-Zen" - a Japanese term used to denote a significant improvement with little or no increment cost.

ABOUT US

Allied Risk Group, Inc. is a national employee benefits and risk management firm serving professional practices, businesses, governments, labor organizations and not-for-profit organizations. The firm was founded by attorneys, financial advisors, corporate, benefits and insurance professionals who had a simple vision - to provide America's small to mid-size clients with the same high quality employee benefits, executive compensation and risk management solutions previously only available to the largest of corporations.

Employee benefits and risk management involve complex issues for clients that require multidimensional analysis and solutions. Simply throwing insurance at a problem doesn't fix the problem. True cost reduction, rate stability and income maximization require a thorough understanding of the underlying issues from multiple vantage points in order to develop an appropriate solution.

Small to midsize businesses and other organizations typically cannot afford the same level of multidimensional analysis engaged in by larger corporations. A.R.G. steps up to the plate, to provide the intellectual and technological capacity that allows clients of all sizes to play in the big leagues.



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