

How to Find the Right Clients



Allee Marchini

Senior Marketing Coordinator
amarchini@lifepro.com

Being a PRODUCT EXPERT is the most important part of your business.

Advisor Growth Pyramid



Omnipresent

Dictionary

Definitions from [Oxford Languages](#) · [Learn more](#)

Search for a word



om·ni·pres·ent

/,ämnə'preznt/

adjective

widely or constantly encountered; common or widespread.
"the omnipresent threat of natural disasters"

Similar:

present everywhere

ubiquitous

general

universal

worldwide

global



They all brand themselves **online**
as trusted industry experts

Build Your Online Presence

- Record YouTube Videos
- Start Tweeting
- Publish an Article
- Write a Book
- Launch a Podcast
- Use Social Proof
- Host a Summit
- Write a Blog
- Facebook Live Videos
- TikTok
- TV Interview
- Network on LinkedIn

Record YouTube Videos

- Denver's YouTube Story
 - Joined in September 2013
 - 87,707 views
 - 412 subscribers
- Posted his first "white board" style video in March 2014



Income for Life Annuity-Income Rider





401K/IRA TAXES

500k \rightarrow 60yr

70age \rightarrow RMD \rightarrow 90age

70k \rightarrow Tax 22%

Paying For LTC

59m

12,800 = 10yr - LTC \$↑ use/lose

\$128,000

80yr

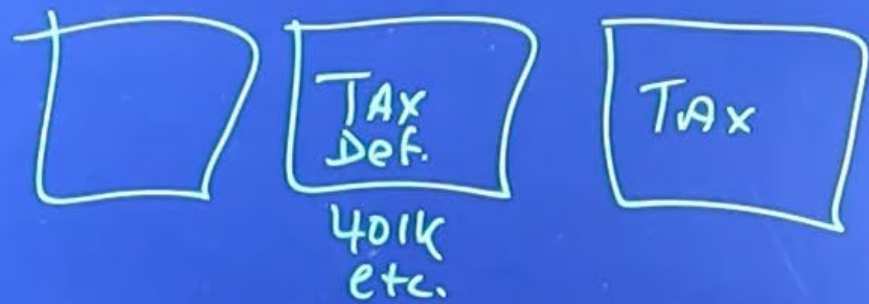
\$132k
care

650k

11% ROR

→ ALP-LTC \$ = \$care → use - DB
Ben.

- Self-Pay





Withholding

Salary	\$400,000
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Federal income Tax	- \$109,221
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State income Tax	- \$18,118
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Social Security	- \$9,114
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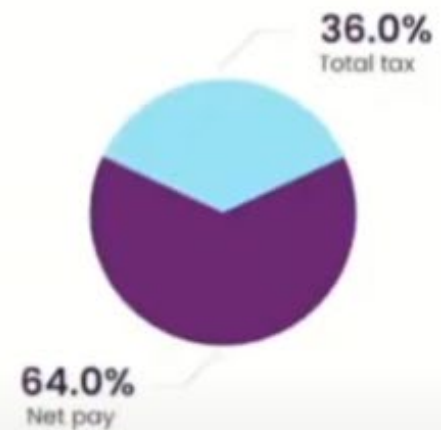
Medicare	- \$7,600
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Total tax	- \$144,053
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Net pay	* \$255,947
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Marginal tax rate	42.4%
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Average tax rate	36.0%
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Record YouTube Videos

- Add website URL in video description
- Add every video EVERYWHERE
- Pop-up link to subscribe on your website

Twitter vs X



Start Posting on X

- Ron's X Story
 - Joined in September 2008
 - 31,200 followers
- Posts vary between financial strategies and personal life updates



Start Posting on X

- Post regularly
- Engage with comments/questions
- Show your personality!
- Put lead funnels in your bio

“Do you want to increase your
financial education while you’re
stuck at home?”



Discover the proven strategies used by the wealthy.

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There is absolutely no cost or obligation associated with an account.

Publish an Article

- Repurpose video content for article
- Highlight on your website
- Post on LinkedIn and Facebook



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PEACE OF MIND FOR *THE MILES AHEAD*

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U.S. News & WORLD REPORT

BARRON'S

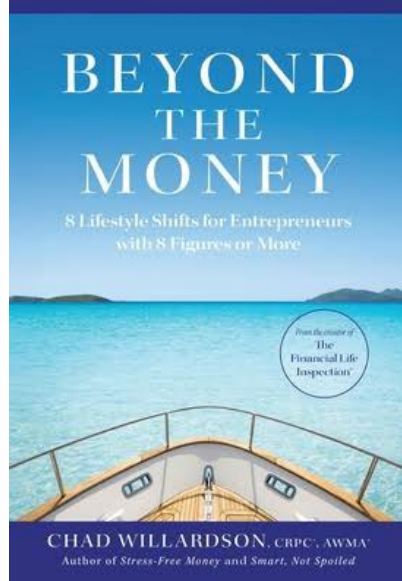
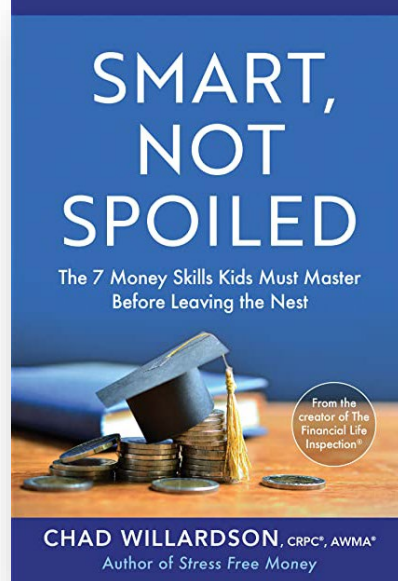
Forbes

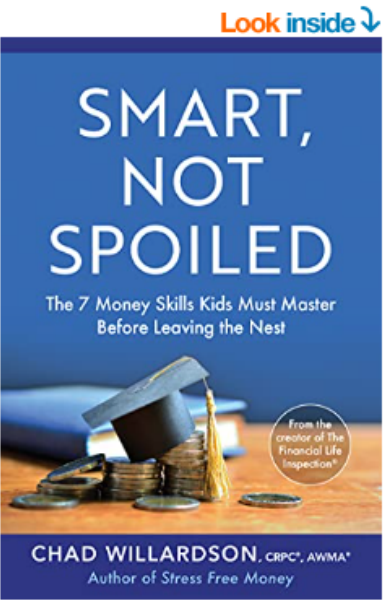


THE WALL STREET JOURNAL.
WSJ

Write a Book

- Find your passion and write about it
- Highlight on website and social media





▶ Audible sample

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Chad Willardson


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Two-thirds of American parents today think their children are spoiled. From toys and laptops to smartphones and cars, our kids have grown increasingly entitled in what they believe we should do for *them*.

Kids may not appreciate the value of a dollar, but it's hard to blame them. After all, what have they learned about money? Managing finances is rarely covered in schools, and as a parent, you probably don't know where to start. How do you provide a strong foundation of financial knowledge for your kids with these gaps? What should they learn each year? How do you teach a

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- Launch a Podcast
- Use Social Proof
- Host a Summit
- Write a Blog
- Facebook Live Videos
- TikTok
- TV Interview
- Network on LinkedIn

Advisor Growth Pyramid



How to become a trusted authority

~~How to Find the Right Clients~~



Allee Marchini

Senior Marketing Coordinator
amarchini@lifepro.com



- One on one education, enrollment and servicing
- Dispersed group education
- Employee benefit plan roll out
- Virtual information assistance on complex or simple financial plans & products

- Product
- Leverage
- Minimizing Risk



Social Buzz

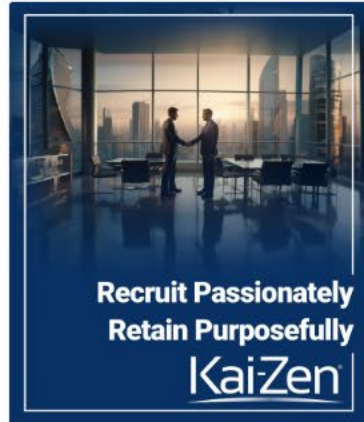
View the buzz around what advisors, clients, and industry professionals are saying about NIW and our financial strategies.

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Kai-Zen provides the peace of mind that comes from financial security. Kai-Zen helps you optimize your policy benefits by adding up to 3 times more money than your contribution alone. Don't just survive, thrive!

[Learn more about Kai-Zen's tax strategy](#)
SHOW MORE...



[#RecruitRetainMatters](#)

Did you know that organizations with strong recruitment and retention strategies outperform their competitors by a whopping 30%?

[Investing in attracting top talent and](#)
SHOW MORE...



1. Banks' Suggested Debt-to-Income Ratio: According to the Consumer Financial Protection Bureau (CFPB), a commonly used benchmark for a healthy debt-to-income ratio is 43%. This ratio helps determine an individual's ability to manage their debts in relation to their

[SHOW MORE...](#)



NIW emerging wealth. It's a great solution for those of a 10 plus million net

Back with our CEO Daen Wombwell!

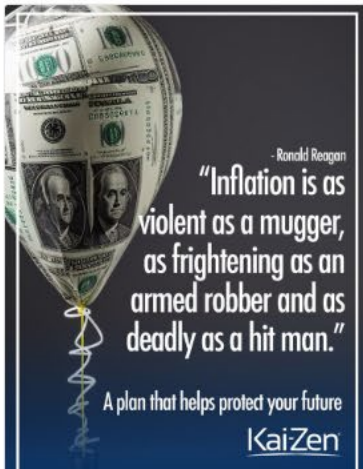
Kai-Zen is not your traditional premium finance. Most Americans are under-saving when it comes to retirement. On average, high income earners must save 1/4 of their income to maintain their current lifestyle

[SHOW MORE...](#)



Retirement goals are milestones that should include protection and growth, that can make a meaningful difference in our lives. Let Kai-Zen help you achieve your goals!

[#KaiZen](#)
[#FinancialFreedom](#)
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On this 4th of July, we celebrate the hard-



"I was really looking for something that gave me a peace of mind as I was preparing for retirement"

-Dave Haut



No one's entire portfolio should be at the



Kai-Zen®

Sponsored By

Company Logo Here

- Kai-Zen Details**
- Introduction Video
- Estimate My Benefits
- Financial Solutions
- How It Works
- Product**
- Leverage
- Minimizing Risk
- Plan Details
- Testimonials
- News & Social Posts
- FAQ

Enrollment [Get Started](#)

Product Details of the Index Universal Life Policy (IUL) [i](#)

Kai-Zen® is different because it uses which are paid into a unique life insurance policy. The policy has been designed to minimize costs, while helping to maximize your cash accumulation.



PARTICIPANT



LENDER



Leverage Provides More Protection & More Potential Growth

Expense

A portion of the IUL insurance policy premium is used to pay the IUL insurance policy expenses. The policy provides death benefit protection for your family, or can be accessed as a living benefit if needed for a chronic or terminal illness once the commercial loan is repaid.

Death Benefit Protection

A cash value life insurance policy with accelerated benefit riders can provide death benefit and/or living benefits that may be tax-free in the event of:

Surplus Cash

The surplus cash has the opportunity to earn interest in an external index crediting strategy of your choice, such as the MSCI or S&P 500. Once growth is obtained, that interest is credited to the cash value of the IUL insurance policy. The annual interest amount earned is credited to the IUL insurance policy annually, which protects any growth from losses due to market declines in future years. Disclaimer (i): IUL insurance policy minimum interest rates and interest rate caps vary by carrier and by state.

Cash Accumulation

How it Works - Leverage Details

Kai-Zen® Uses Leverage To Maximize Your Potential Growth

Here's how Kai-Zen® uses leverage in a very different way. Your contributions are matched by the lender in the first five years. Then the lender uses that as the security for the additional funds for the next five years. The contributions are used to fund a cash accumulation life insurance policy.



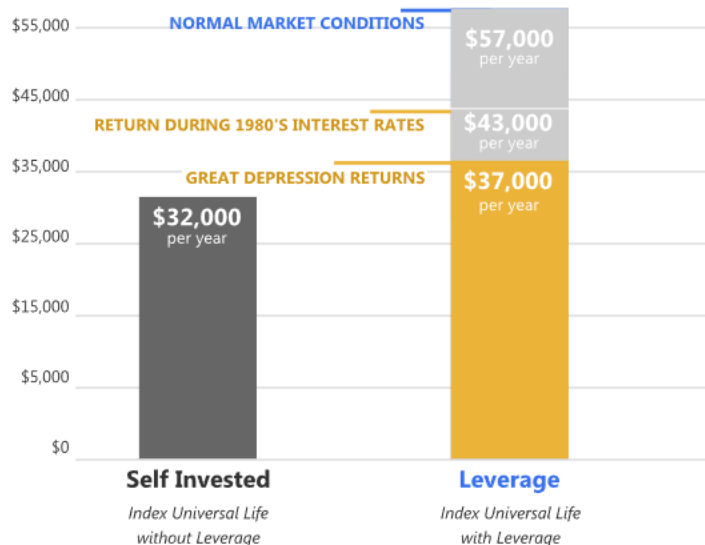
How it Works - Minimizing Risk

Kai-Zen® Uses Leverage To Maximize Your Potential Growth

No one knows what will happen in the future, but looking at the past uncovers some common patterns. **Kai-Zen®** has utilized these patterns to help you plan for the unknown.

Stress testing your designs through some of the harshest economic conditions to date allows us to implement a strategy to help protect against potential future economic hardships, and optimizes your chances for a more successful outcome.

Leverage vs Self-Invested



Normal Market Conditions


This is simulating the potential distributions you could receive in retirement, using financing to fund your life insurance policy, based on the insurance companies current illustrated returns.

1980s Interest Rates

This is simulating the potential distributions you could have received in retirement, if you used financing to fund your life insurance policy, during the highest borrowing rates in U.S. history (1980-1995).

Great Depression Returns

This is simulating the potential distributions you could have received in retirement, if you used financing to fund your policy, during the worst market correction recorded in U.S. history. (The Great Depression 1930-1945)

Disclaimer: 

Feel Confident Using **Kai-Zen®**

The Founders of NIW designed **Kai-Zen®** for themselves and their employees. They focused on three key areas.

Enough Money Contributed

Optimization of Benefits

Safety



Frequently Asked Questions



PROGRAM DETAILS



CONTRIBUTIONS / PAYMENTS



COMMERCIAL LOAN QUESTIONS



PERFORMANCE



WHAT IF



DISTRIBUTION / POLICY LOANS



>



Program Details

DISCLAIMER: THE INFORMATION CONTAINED IN THESE FAQs IS PROVIDED FOR EDUCATIONAL PURPOSES ONLY. NEW INVESTOR WORLD [LLC / INC.], OPERATING AS NIW IS NOT PROVIDING LEGAL, TAX, INVESTMENT, INSURANCE, OR ANY OTHER PROFESSIONAL ADVICE AND THE FAQs ARE NOT INTENDED TO BE A REPLACEMENT FOR SUCH ADVICE. RESULTS ARE NOT GUARANTEED AND INDIVIDUAL RESULTS WILL VARY. READERS SHOULD CONSULT WITH THEIR OWN PROFESSIONAL ADVISORS.

Program History

New Investor World, LLC, a licensed insurance producer, created Kai-Zen® in 2013, and the expertise behind this unique strategy comes from our extensive experience gained in the area of financed insurance, serving ultra-high net worth families (average \$40 million net worth) since 1998.

Why was Kai-Zen® Developed?

Necessity, is often the Mother of Invention. The company owners of NIW (the company who invented Kai-Zen®) wanted a way to save more supplemental retirement assets for themselves. We looked at the wealthy clients we had been serving with financed insurance solutions, but instead of estate planning and death taxes, we were focused on our personal problem of insufficient supplemental retirement income.

The facts are, that 90% of successful, highly compensated people in the U.S are saving, on average, only one-third of what they should be saving in order to maintain their current lifestyle in retirement. Many of those successful people spent their early business years building their businesses, or receiving higher education, and couldn't really start saving significant amounts until their mid-forties. Those facts described our own situations. Our savings rate, much like everyone else, was around 10% of salary. We sat down with many of the best financial planners, all of whom advised us on how to invest our savings wisely, but the numbers showed we'd have to save more than 30% of our current income. None of those planners had a solution for not saving enough in the first place.

Studies show that 74% of the money you will have available in retirement is driven by how much money (capital) you can save in the first place, and only 26% comes from the investment return. To us, all the financial agents were dealing with 26% of the problem but had no solution for the 74%. We needed a way to provide more capital to save for our retirement. The answer was using leverage, to finance a better retirement.

Almost everyone uses a mortgage (leverage) to buy a better house. Most of us use leverage to buy a better car. If we could get the banks, we already use for financing estate-planning life insurance, to help us finance our retirement, it makes sense we could leverage our way to a better retirement. Instead of a house or a car as collateral for a loan, we use a specially designed life insurance policy, optimized for cash accumulation, that allowed the banks to lend in a way that was very attractive and unique. Life insurance policy's have exceptionally favorable tax properties, not only for accumulation of capital but also for very favorable distribution of funds at retirement. We designed the Kai-Zen® plan to be self-completing in the event of an early death, to provide protection for unforeseen critical and chronic illnesses and also to protect the bank in such a way, that they are more than happy to loan us the money. In fact, they loaned us multiples of the money we personally contributed to the plan.

If you ask any successful person who started with nothing and built a great lifestyle through their hard work and sacrifice, what they financially fear most, it is going back to that much poorer lifestyle in their "golden years." Simply put, we never wanted to go back to living paycheck-to-paycheck, hoping nothing went wrong. So, what do you do when you understand a subject and are recognized nationally for that expertise? You use it, and we created Kai-Zen®.

The Kai-Zen® plan works. It allows us to save much more, it is conservatively designed to survive terrible economic storms, and will probably deliver double the spendable cash in retirement, than any of the alternatives, at the same risk level.

The Kai-Zen® program offered to you, is the exact plan design that we used for ourselves, our spouses, our employees and where possible, our children.

It almost sounds too good to be true. What's the catch?

This is the most common question asked. If it is so good, why have I not heard of this before?



Kai-Zen Details ▾

Introduction Video

Estimate My Benefits

Financial Solutions

How It Works

- Product
- Leverage
- Minimizing Risk

Plan Details

Testimonials

News & Social Posts

FAQ

Enrollment

Get Started

TOOLS & RESOURCES

Collateral to Help You Close Your Next Case

Watch a LIVE demonstration of the ILIA selling platform and utilize client-friendly educational videos and the "Leverage Estate Preservation" Report branded to you and your business.



Keep Watching to Learn More!

~~\$500 Value~~
NO COST!

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App Bonus Promotion

Stick around until the end of the webinar to discover how you can take advantage of one of our BIGGEST sales promotions of the year.



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