

LET'S CREATE THE PERFECT INVESTMENT/SAVINGS VEHICLE

(All answers are YES or NO)

1. Would you want to take a lot of risk and possibly lose money?
2. Would you like some guarantees?
3. Would like to get to your money without penalty?
4. Would you like liquidity, use and control of your money so you could use it when needed?
5. Would you like it protected from creditors?
6. Would you like to create the most amount of wealth with the least amount of money?
7. Would you want the money to grow tax-deferred?
8. Would you want your money to be tax-free upon distribution?
9. Would you want to use your money as collateral for loans?
10. Would you like the payments to be tax deductible?
11. If you were to become disabled would you like someone to make your payments for you?
12. Would you like the money to transfer to your family tax-free if something happens to you?

Wealth & Wisdom

Features

Money Matrix	IRA - 401(k)	Mutual Funds	Home	CDs & Bank Savings	Annuities	Real Estate	What you want
Risk	Yes	Yes	Yes	No	Possible	Yes	No
Guarantees	No	No	No	Yes	Possible	No	Yes
Penalties	Yes	Possible	No	Yes	Yes	No	No
Liquidity, Use & Control	Possible with loan or surrender	Yes	Yes with equity line	Yes	Yes Possible penalties	Yes with equity line	Yes
Protected	Varies By State	No	No	No	Determined by state law	No	Yes
Leverage	No	No	No purchased w/leverage	No	No	No purchased w/leverage	Yes
Tax Deferred	Yes	No	No	No	Yes	No	Yes
Tax Free	No	No	To IRS limitations	No	No	To IRS limitations	Yes
Collateral	No	No	Yes	No	No	Yes	Yes
Tax Deductible Payments	Yes	No	Interest portion only	No	No	Possible	Yes
Disability Benefit	No	No	No	No	No	No	Yes
Wealth Transfers	No	No	Yes subject to IRS limits	No	No	No	Yes