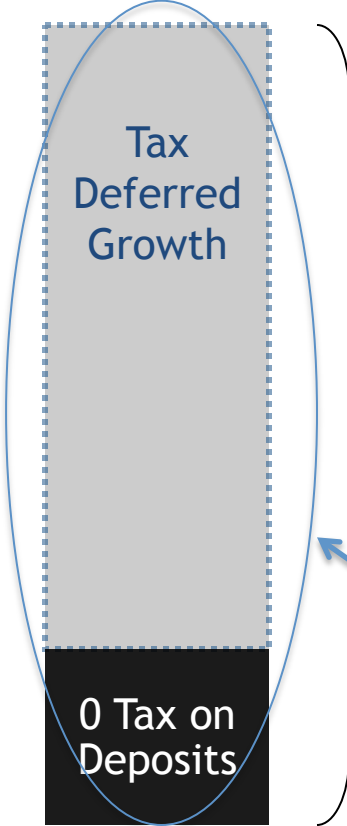


Tax Alternatives

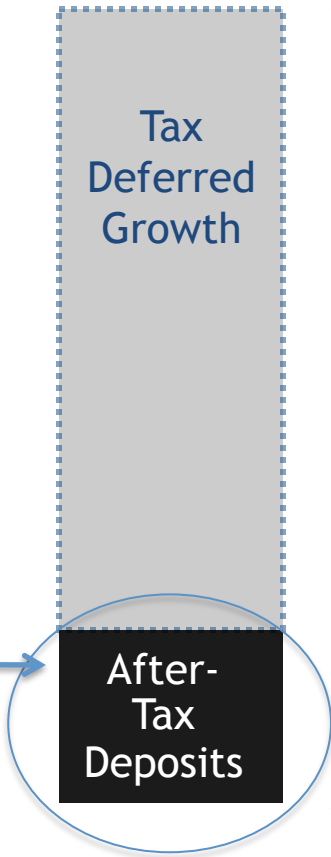
Which would you rather pay tax on?

Tax-Deferred (401k, IRA, 403b, etc)



Taxed As Ordinary Income On Withdrawal

Tax-Free (Roth IRA & Cash Value Life Insurance)



\$0 Federal Tax For Qualified Distributions

Which would you rather pay tax on?

Qualified Plans (IRA, 401k, SEP, 403b, etc.)

So when you put money into an IRA or 401(k) are you really saving tax?

No. You are simply delaying a tax - which could actually compound the tax problem.

Making it much worse!