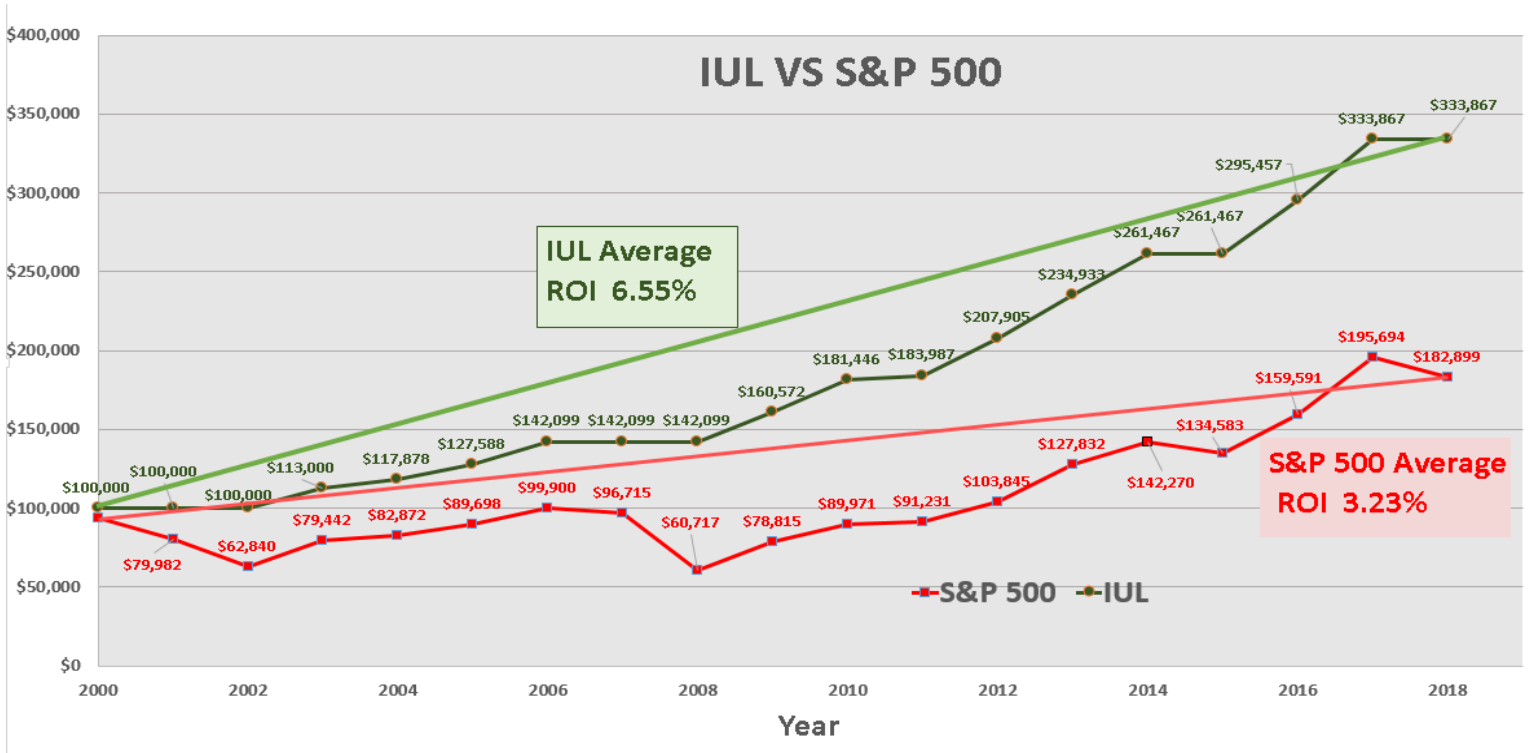


Growth – Good returns on your investments



Liquid – access to your cash when you need it

No Limits - on annual contributions



	401K	Traditional IRA	Roth IRA	IUL
Safe	Fail	Fail	Fail	✓
Good Growth	Sometimes	Sometimes	Sometimes	✓
Liquid	Fail	Fail	✓	✓
Tax Free	Fail	Fail	✓	✓
No Limits	Fail	Fail	Fail	✓
Living Benefits	Fail	Fail	Fail	✓

Year	S&P 500 Index	Market 401K Acct Bal: 100K Start Amount	S&P 500 Pt to Pt 9.75% Cap	IUL Acct Bal: 100K Start Amount
2000	-10.14%	\$89,860.00	0.00%	\$100,000.00
2001	-13.04%	\$78,142.26	0.00%	\$100,000.00
2002	-23.37%	\$59,880.41	0.00%	\$100,000.00
2003	26.3800%	\$75,676.86	9.75%	\$109,750.00
2004	8.9900%	\$82,480.21	8.99%	\$119,616.53
2005	3.00%	\$84,954.62	3.00%	\$123,205.02
2006	13.6200%	\$96,525.44	9.75%	\$135,217.51
2007	3.5300%	\$99,932.79	3.53%	\$139,990.69
2008	-38.4900%	\$61,468.66	0.00%	\$139,990.69
2009	23.4500%	\$75,883.06	9.75%	\$153,639.78
2010	12.7800%	\$85,580.91	9.75%	\$168,619.66
2011	0.00%	\$85,580.91	0.00%	\$168,619.66
2012	13.4100%	\$97,057.31	9.75%	\$185,060.08
2013	29.600%	\$125,786.28	9.75%	\$203,103.43
2014	11.3900%	\$140,113.33	9.75%	\$222,906.02
2015	-0.7300%	\$139,090.51	0.00%	\$222,906.02
2016	9.5400%	\$152,359.74	9.54%	\$244,171.25
2017	19.4200%	\$181,948.00	9.75%	\$267,977.95
2018	-6.2400%	\$170,594.45	0.00%	\$267,977.95
2019	28.8800%	\$219,862.12	9.75%	\$294,105.80
2020 YTD	-8.56%	\$201,041.93	0.00%	\$294,105.80
Average	4.92%		5.37%	
After Tax Total*		\$152,791.86	Tax Free Total	\$294,105.80
*Assumes 24% Tax Rate				