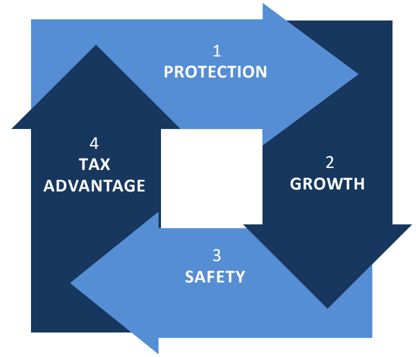
RULE OF 72

Compound Interest[6]

The examples below show how much you can earn over time with an investment of $10,000 at different rates of return starting at age 29.



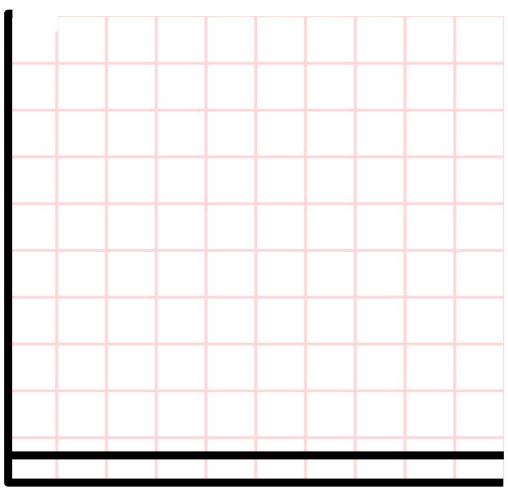
1% Doubles Every 72 YEARS	4% Doubles Every 18 YEARS	6% Doubles Every 12 YEARS	10% Doubles Every 7.2 YEARS
29	29	29	29
$10,00	$10,00	$10,00	$10,00
0	0	0	0
101	47	41	36
$20,00	$20,00	$20,00	$20,00
0	0	0	0

6 The Rule 72 is a mathematical concept that approximates the number of years it will take to double the principal at a constant rate of return. The performance of investments fluctuates over time and, as a result, the actual time it will take an investment to double in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpace inflation. All figures are for illustrative purposes only and do not reflect an actual investment in any product.

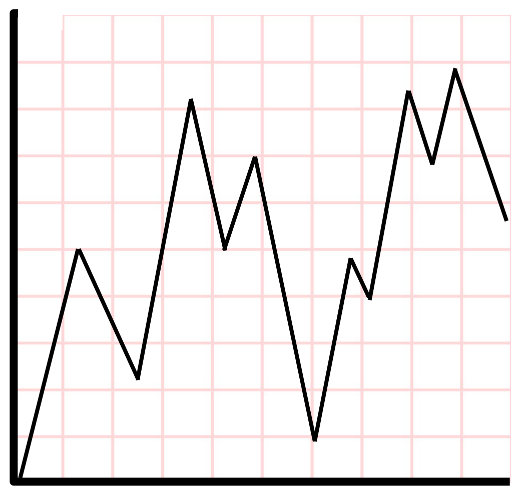
HOW MONEY GROWS

THERE ARE VARIOUS WAYS TO INVEST YOUR MONEY. HERE, IN BROAD TERMS, ARE THREE OPTIONS: [7]

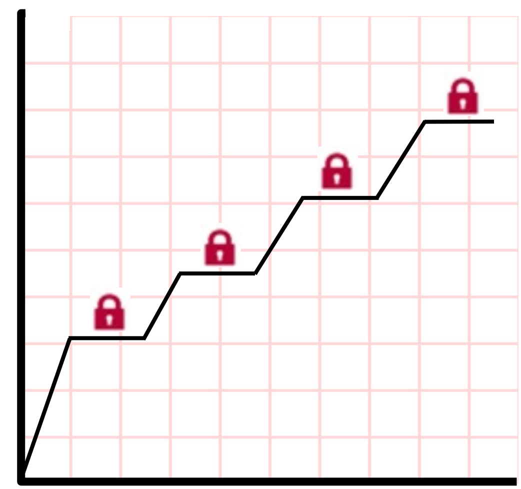
FIXED



VARIABLE



INDEXED



HOW WOULD YOU LIKE YOUR MONEY TO GROW?

7 These graphs depict hypothetical scenarios and are not necessarily representative of how these investment types perform.

HOW MONEY GETS TAXED

TAX NOW	TAX LATER	TAX ADVANTAGED
SAVINGS ACCOUNTS	401(k)/403(b)	MUNICIPAL BONDS
BANK CD's	IRA/SEP IRA	ROTH IRA
BROKERAGE ACCOUNTS	ANNUITIES	EXECUTIVE BONUS PLANS
MUTUAL FUNDS	PENSION PLANS	CASH ACCUMULATION IN AN INSURANCE POLICY

FINANCIAL NEEDS ANALYSIS[8]

1
Increase Cash Flow
Earn additional income
Manage expenses

2
College Planning
Preparing for your children's future

3
Emergency Fund
Save 3-6 months income
Prepare for possible unexpected expenses

4
Proper Protection
Protect against loss of Family Income & Assets

5
Build Wealth
Strive to outpace inflation & reduce taxes
Professional money management

6
Preserve Wealth
Reduce taxation
Build a family legacy

WHAT IS MOST IMPORTANT TO YOU?

When investing, there are certain risks, fees and charges, and limitations that one must take into consideration.

8 The WFG Financial Needs Analysis, developed by World Financial Group, is based on the accuracy and completeness of the data provided by the client. The analysis uses sources that are believed to be reliable and accurate, although they are not guaranteed. Discuss any legal, tax or financial matter with the appropriate professional. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any specific security or financial service.