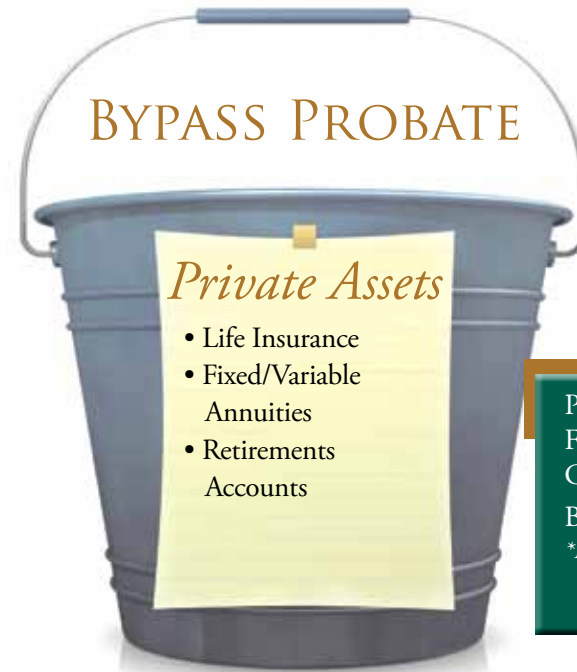
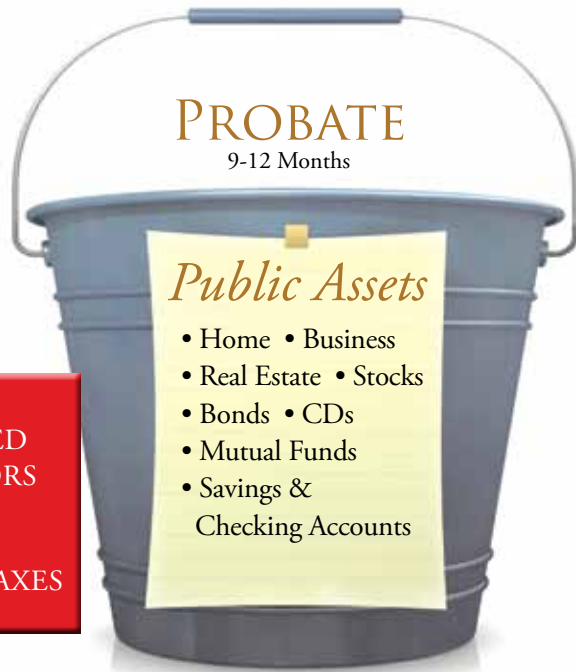


THE TWO BUCKET SYSTEM



• ASSETS CAN BE ATTACHED BY CREDITORS
 • ASSETS ARE SUBJECT TO CURRENT TAXES

PROTECTION FROM CREDITORS BY LAW*
**Law varies by State*

ASSETS ARE SUBJECT TO:

- IRS
- State Taxes
- Secured Creditors
- Unsecured Creditors

YOUR FAMILY GETS WHAT IS LEFT OVER!

POTENTIAL BENEFITS TO ASSETS:

- Tax Deferred Growth (No 1099s)
- Death Benefit Not Subject to Income Tax (Life Insurance)**
- Possibly Self Completing for Disability Income (Life Insurance)
- Potential Non Taxable Income (Life Insurance)**

YOUR FAMILY RECEIVES ASSETS IN DAYS, NOT MONTHS!