

Are your safe Investments POSITIVE Every Year & Do They Average >5%? - \$100K lump sum example

	<u>Safe \$: CDs, Bonds, Fix Inc</u>	<u>Alternative</u>
Safe	Yes	Yes
Liquid	Yes	Yes, 97% - 100%
Average Return	2%	>5%

Guaranteed by an A+ Life Insurance Co, based on historical averages, not a guarantee of the future.



And do they grow tax-deferred?

	<u>Safe \$: CDs, Bonds, Fix Inc</u>	<u>Alternative</u>
Safe	Yes	Yes
Liquid	Yes	Yes, 97% - 100%
Average Return	2%	>5%
Tax-deferred	No	Yes - Grows Faster & Bigger

Based on historical averages, not a guarantee of the future

And is there an additional legacy benefit?

	<u>Safe \$: CDs, Bonds, Fix Inc</u>	<u>Alternative</u>
Safe	Yes	Yes
Liquid	Yes	Yes, 97% - 100%
Average Return	2%	>5%
Tax-deferred	No	Yes - Grows Faster & Bigger
2X Life Insurance	No	Yes - \$200K & <u>Growing</u>

Based on historical averages, not a guarantee of the future

And is there a Long Term Care benefit?

	<u>Safe \$: CDs, Bonds, Fix Inc</u>	<u>Alternative</u>
Safe	Yes	Yes
Liquid	Yes	Yes, 97% - 100%
Average Return	2%	>5%
Tax-deferred	No	Yes - Grows Faster & Bigger
2X Life Insurance	No	Yes - \$200K & <u>Growing</u>
2X Long Term Care*	No	Yes - \$200K & <u>Growing</u>

*LTC (chronic illness)

Based on historical averages, not a guarantee of the future

And are these assets exempt from college-financial-aid FAFSA count?

	<u>Safe \$: CDs, Bonds, Fix Inc</u>	<u>Alternative</u>
Safe	Yes	Yes
Liquid	Yes	Yes, 97% - 100%
Average Return	2%	>5%
Tax-deferred	No	Yes - Grows Faster & Bigger
2X Life Insurance	No	Yes - \$200K & <u>Growing</u>
2X Long Term Care*	No	Yes - \$200K & <u>Growing</u>
FAFSA Asset Exempt	No	Yes – More \$ for College

*LTC (chronic illness)

Based on historical averages, not a guarantee of the future



As account value grows, so does the

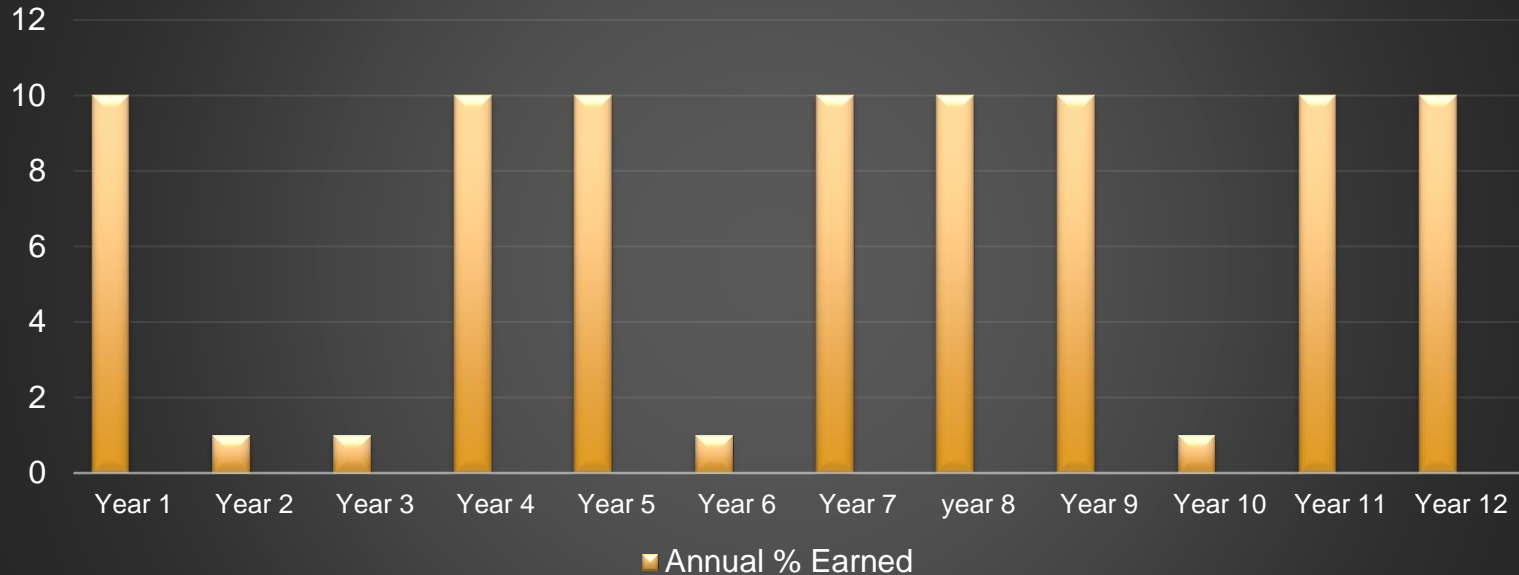
- ❖ Life Insurance benefit and the
- ❖ Long Term Care (Chronic Illness) benefit

An historical illustration is always
presented to prospective clients



Client averages 1% - 10%* annually (varies over time),
which currently equates to an historical average of >6% / year.

Earning from 2006 – 2017 as indexed to the S&P



*at STD health or better, <66, \$100 lump sum | past performance does not guarantee the future

Account is positive every year

Account averages >5% every year

Guaranteed by an A+ Life Insurance Co

It is liquid

It has a legacy benefit

It has a Long Term Care (Chronic Illness) Benefit

It is exempt for FAFSA asset count

Custom illustration is presented





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