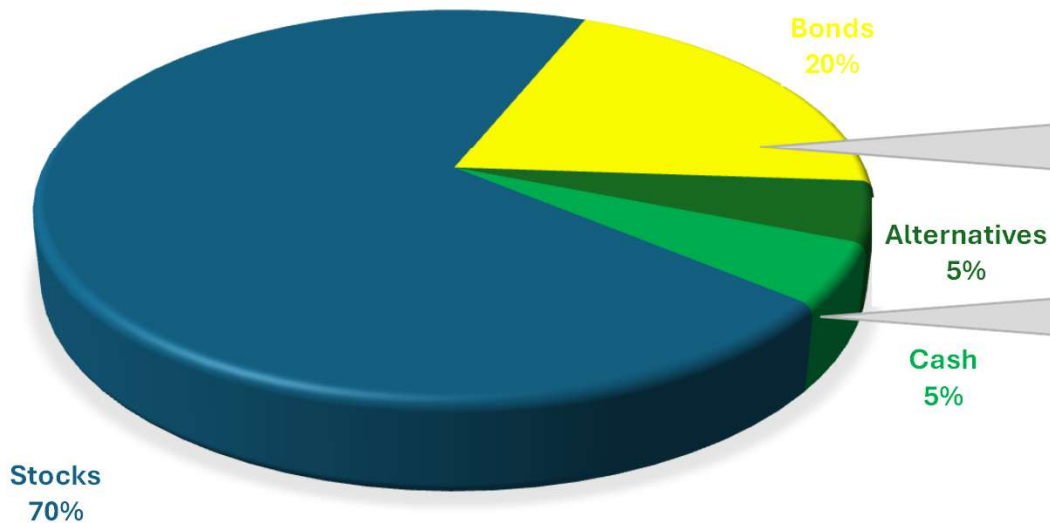
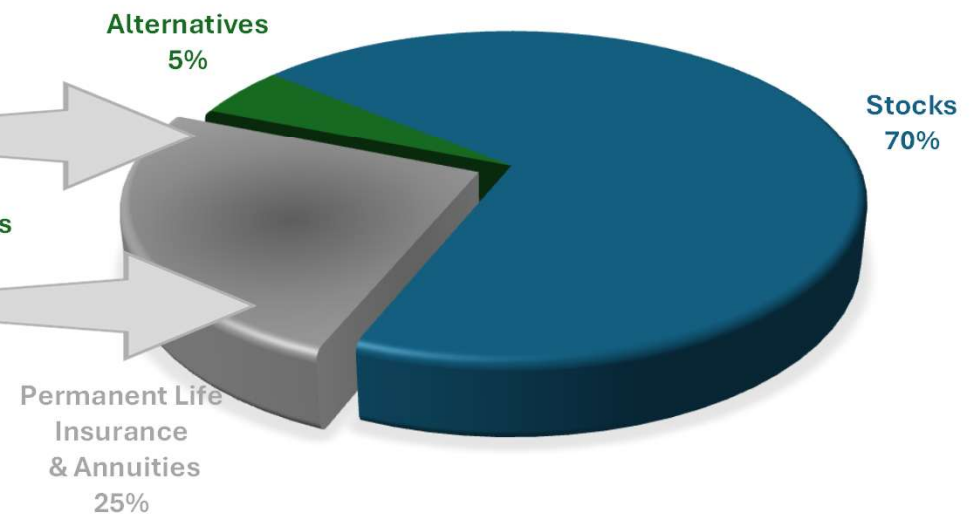


## TRADITIONAL ALLOCATION



## CARBYNE ALLOCATION™



**Conservative  
Assets**



**Permanent Life  
Insurance &  
Annuities**

# Comparison of Conservative Assets

	<b>Bonds / Cash Instruments</b>	<b>Fixed Permanent Life Insurance Products</b>
Performance	Annual or monthly interest	Annual or monthly interest
Taxation	Usually, ordinary income except municipal bonds which are Federally tax-free	Tax-deferred growth and potential tax-free access
Volatility	Individual bonds and bond funds can have significant volatility	Gains are realized annually so there is little or no volatility.
Credit Risk	Can be some depending upon the instrument	Can be some but look at the history
Principal Protection	In many situations	Yes

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