

THE REAL SECRETS OF MONEY™



Creating wealth for families in the 21st Century

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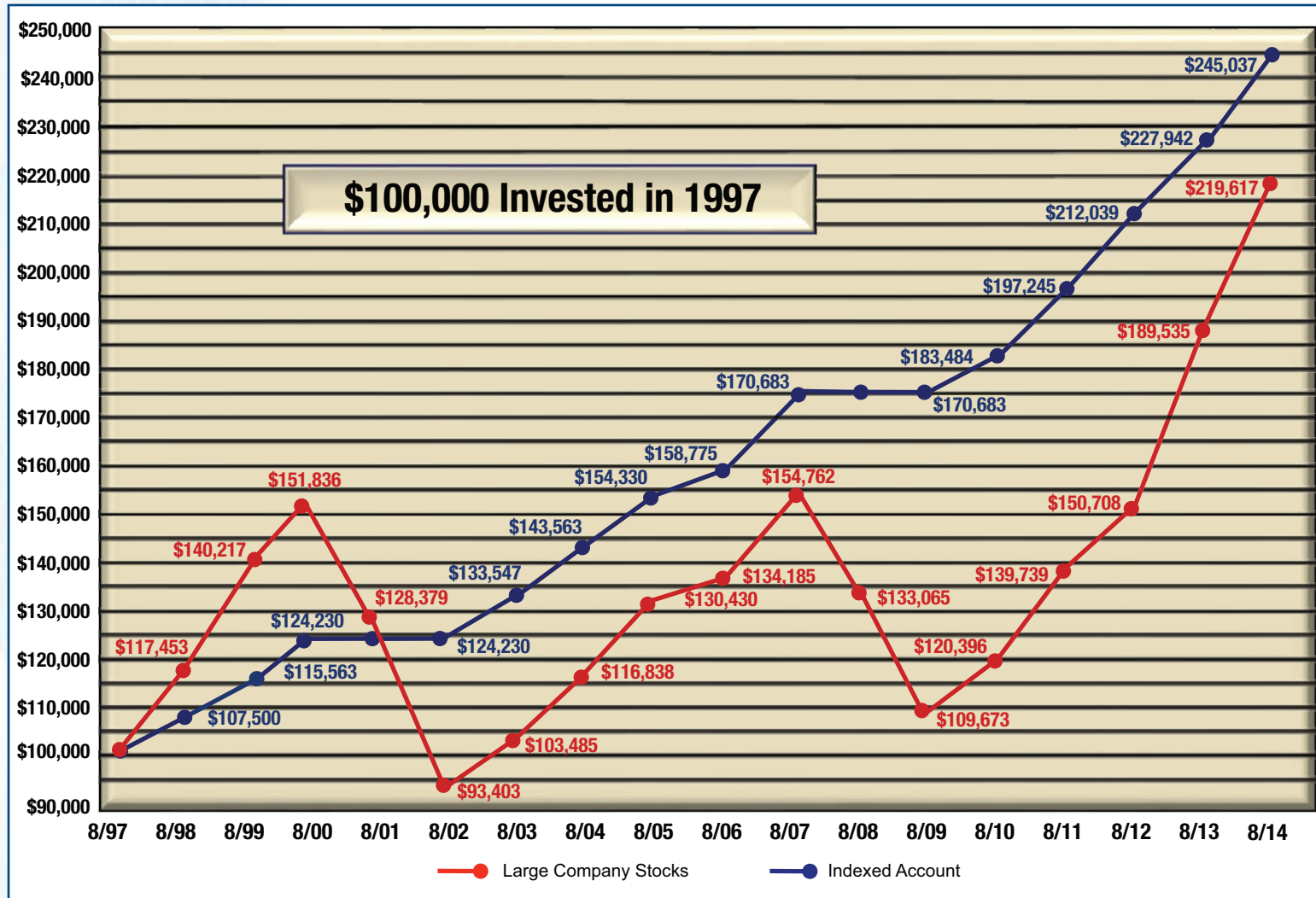
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<http://www.firstfinancialsecurity.com/>

FFS *First Financial
Security, Inc.*

How Money Works

Protection and Potential



Many people sacrifice return for safety, and other people sacrifice safety for return.

Indexing combines the best of both.

A Tale of Two Brothers

*Our story begins with two brothers age 35, married with two children.
Both are saving the **same** amount of **money**, earning the
same 8% interest rate, for the **same** period of **time**.*



Brother "A"
Believes in "The Old Way"
Save for retirement in qualified accounts, receive tax deduction and pay taxes later.

\$6,520 contributions to 401(k) plus

\$1,050 employer match

\$680 annual premium

\$600,000 30-year term



Brother "B"
Believes in "The New Way"
Save for retirement in non-qualified accounts and receive tax-free income later.

\$0 contributions to 401(k) plus

\$0 employer match

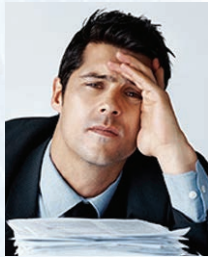
\$7,200 annual premium

\$600,000 Life Savings Account (LSA)

Who made the right decision?

A Tale of Two Brothers

Results After 30 Years



Brother "A"
Believes in "The Old Way"
Save for retirement in qualified accounts, receive tax deduction and pay taxes later.

\$858,000 401(k)

\$0 term insurance.
(\$12,000 annual premium to replace)

\$65,000 cumulative tax savings

\$858,000 total retirement savings



Brother "B"
Believes in "The New Way"
Save for retirement in non-qualified accounts and receive tax-free income later.

\$709,000 cash value LSA

\$864,000 LSA death benefit

\$0 cumulative tax savings

\$709,000 total retirement savings

***It's not how much you make.
It's how much you keep!***

A Tale of Two Brothers

Results During Retirement



Brother "A"
Believes in "The Old Way"
Save for retirement in qualified accounts, receive tax deduction and pay taxes later.

\$ 97,000 annual income

\$129,340 withdrawal from 401(k)

\$(32,335) tax

In 9 years, at age 74, Brother "A" runs out of money!



Brother "B"
Believes in "The New Way"
Save for retirement in non-qualified accounts and receive tax-free income later.

\$97,000 annual income

\$97,000 TAX-FREE loans via LSA

\$0 tax

If Brother "B" dies at age 100, he would have received \$3,395,000 and left his family \$3,036,000, both free of income tax!

Which plan makes you feel more financially secure?