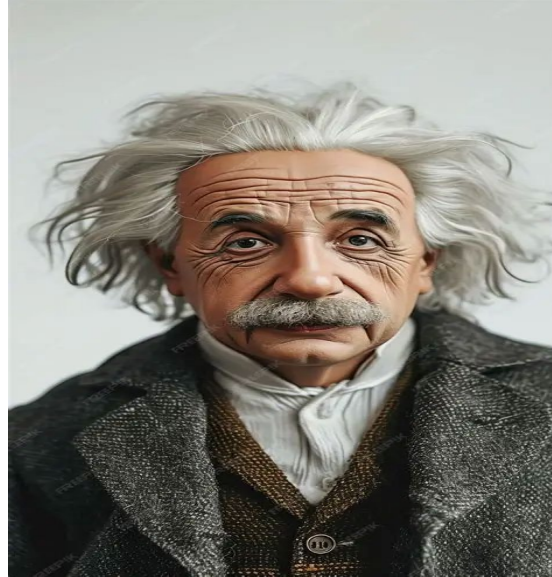


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Live
On



Leave
On

A Guide to Securing Your Financial Future

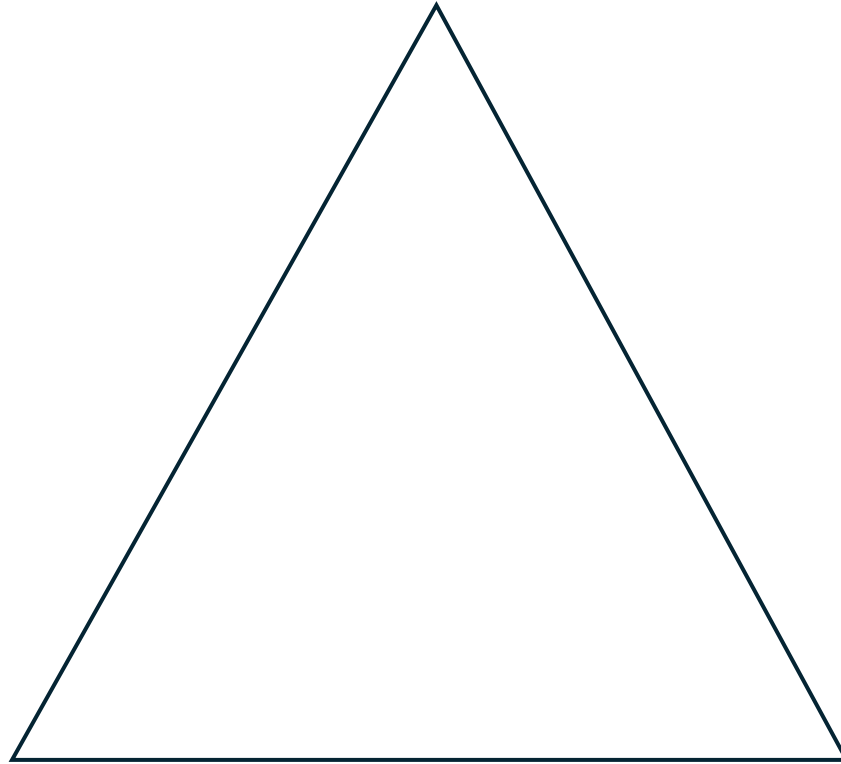
Presented by: George Lopata, FIC, CLU, ChFC

Presentation Goals

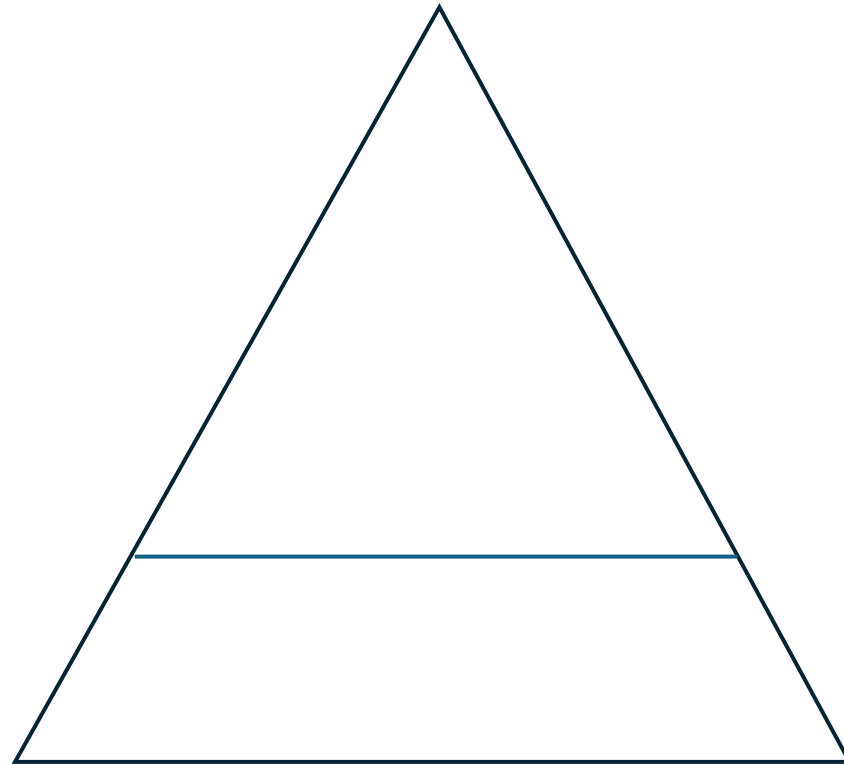
- 1. Provide the foundation for a successful financial plan.
- 2. Explore how FCSU can be your partner in achieving your financial goals

A Recipe for Success

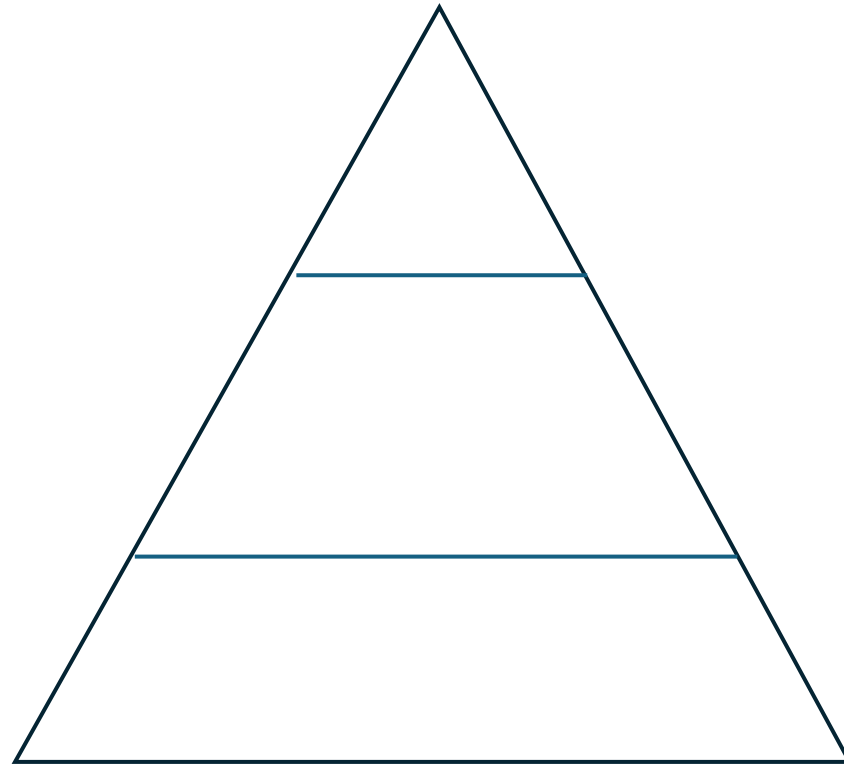
- A Solid Financial Plan



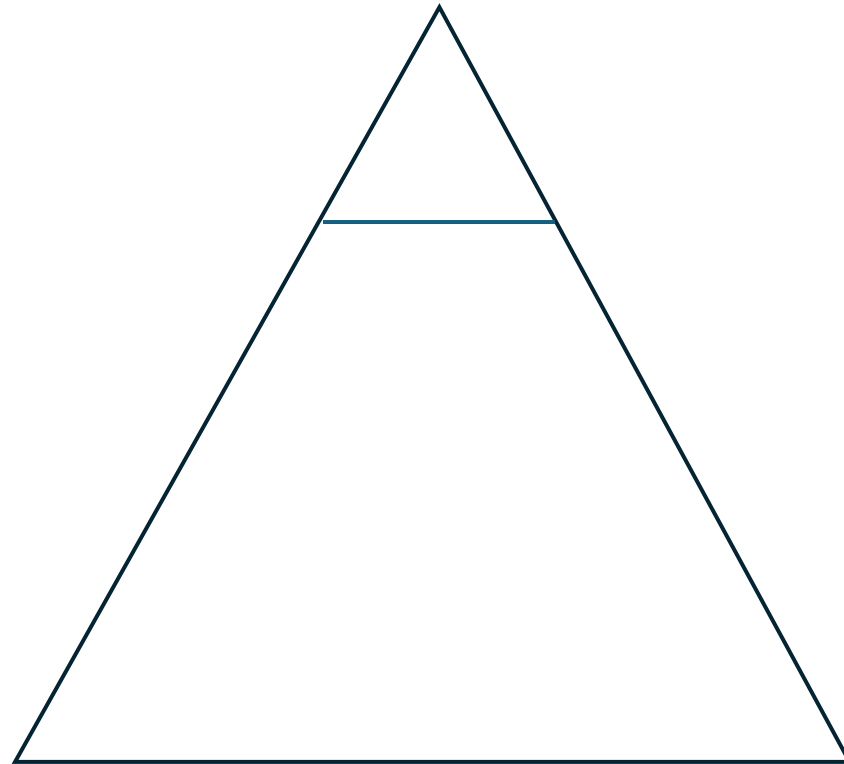
Emergency Funds



Protections



Investments



Partnering with FCFU



Life Insurance

- Whole Life

 - Single Premium

 - 20 Year Payment Life

 - Ordinary Whole Life

- Term Life

 - 10 Year Level Term

 - 20 Year Level Term

 - Juvenile Enrichment Plan

TERM LIFE

- Maximum Protection / Minimum Premium
- Premiums remain level during term
- Convertible to Age 75 without evidence of insurability
- Supplemental Benefits are available
- No Cash Values

Whole Life

- Coverage will last a lifetime
- Level Premiums
- Cash Values
- Supplemental Benefits may be added
- Possible Dividend Growth

Cost of Waiting

Male Non-Smoker \$100,000 Standard Issue

Age 35	\$21,232
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Age 45	\$29,202
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Age 55	\$40,063
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Age 65	\$54,030
--------	----------

Fixed Deferred Annuities

- | | |
|------------------|-------|
| • 8 Year | 4.5% |
| • 6 Year | 4.25% |
| • Park 2 | 4.0% |
| • Park Free Plus | 3.0% |

Immediate Annuity

Single Premium	4.0%
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Tax Qualified Plans

Traditional IRA

- Tax Deductible
- Tax Deferred
- RMD Requirement
- Limited Availability

Roth IRA

- Not Tax Deductible
- Tax Free Distributions
- No RMD Requirement
- Limited Availability

Coverdell Educational Savings Account

- Tax Free Distributions for Education
- Contribution Limits
- Maximum Age

Growth of Investment

Annual Deposit \$5000

Rate of Return 4.5%

Tax Rate 22%

Taxable

vs

Tax Deferred

vs

Tax Free

Year 1

5175.50

5175.50

5225.00

Year 5

27759.02

27767.80

28548.45

Year 10

60744.11

61614.41

64890.27

Year 20

146512.30

150683.23

164978.50

155231.72

Money
to
Live
On

Money
to
Leave
On

- **God Bless**

QUESTIONS ?