

# Which Investment Strategy is Right for You?

## Mutual Fund Family

### Investment Choices

Typically 20 - 30 Investment Choices  
Single Management Company

### Underlying Fund Costs

Around 1 % but can range from .50% to over 2%

### + Commission Costs

A Shares up to 5.75% upfront  
  
B Shares 0% upfront  
5%,4%,3%,2%,1%,0% upon liquidation  
1 % annually through year 8  
  
C Shares 0% upfront  
1 % if sold within 1 yr, 0% thereafter  
1% annually

### +Typical Insurance Cost Structure

No Insurance Expenses

### Insurance Protection

None

### Advantages

Works well with systematic or small investments  
Break-points reduce sales charges  
Step-up in Cost Basis at Death (NQ Accounts)

### Disadvantages

Limited Investment Choices  
Without trust ownership or TOD, subject to probate

### Which choice is appropriate for you?

Mutual Fund Family  
Brokerage Account  
Variable Annuity

## Brokerage Account

### Investment Choices

Unlimited Mutual Fund Choices  
Stocks  
Bonds  
CD's

### Underlying Fund Costs

Around 1 % but can range from .50% to over 2%

### + Commission Costs

\$0-\$1,999	\$35
\$2,000-\$9,999	\$45
\$10,000-\$9,999	\$60
\$20,000-\$49,999	\$75
\$50,000 +	\$100

### +Typical Insurance Cost Structure

No Insurance Expenses

### Insurance Protection

None

### Advantages

Flexibility  
Unlimited Investment Choices  
Step-up in Cost Basis at Death (NQ Accounts)

### Disadvantages

Not Designed for Systematic Investments Without trust ownership or TOD, subject to probate

### Do you want us to manage the account?

	Yes	No	Fee	Ticket Charge
Mutual Funds			1 1/2%	\$35
Brokerage Acct			1 1/2%	\$35-\$100
Variable Annuity			1 1/4%	0

## Variable Annuities

### Investment Choices

Multi-Managed Platform of typically 40 - 60 Choices  
Fixed Investment Options

### Underlying Fund Costs

Around 1 % but can range from .50% to over 2%

### + Commission Costs

B Shares 0% upfront  
7%,6%,5%,4%,3%,2%,1%,0% upon liquidation  
  
C Shares 0% upfront  
0% upon liquidation  
  
L Shares 0% upfront  
6%,5%,4%,3%,0% upon liquidation

### +Typical Insurance Cost Structure

B Shares 1.40%  
C Shares 1.80%  
L Shares 1.65%

### Insurance Protection

Basic Death Benefits Included

### Optional Enhancements:

Enhanced Death Benefits	.25% - .50%
Principal Protection Benefits	.25% - .75%
Income Protection Benefits	.25% - .75%
Earnings Enhancement	.30% - .40%

### Advantages

Death Benefits  
Principal Protection & Income Benefits  
Works well with systematic investments  
Avoids Probate

### Disadvantages

Higher Costs if Benefits aren't Needed  
No Step-up in Cost Basis at Death

Signature \_\_\_\_\_ Date \_\_\_\_\_