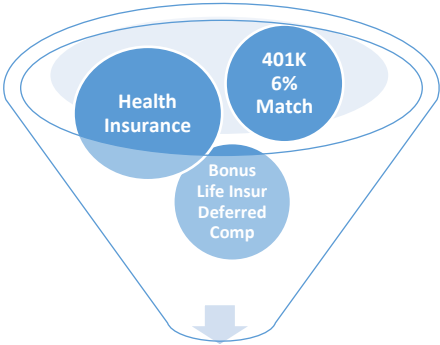


Enhanced Employee Plan Features

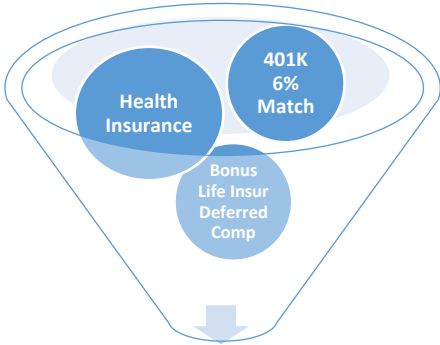
PROTECTION FEATURES:	Policy with Supplemental Benefits	PLAN
Critical Illness	Cancer, Heart Attack, Stroke, etc.	
Chronic Illness	2 of 6 ADL (eating, bathing, dressing, etc.)	
Critical Injury	Coma, Brain Injury, Paralysis, Burns, etc.	
Terminal Illness	Death Expected in 12-24 Months (state?)	
Death Benefit	Financial Security for Family or Business	
ACCUMULATION FEATURES:		
Upside Crediting Potential	Interest Credited Based on S&P 500 Index	
No Loss of Cash Value, 0% Floor	Market Decline = 0% Floor for You	
Tax-Deferred Growth	Cash Value has Potential to Grow T/D	
Tax-Free Withdrawals	Access Cash Tax-Free Loans & Withdraws	
PAYMENT STRATEGY:		
Five Annual Payments	Clients Pays Years 1-5, Loans 1-10	
3 to 1 Leveraging	Loans are up to 3x What you Contribute	
LIBOR + 1.75%	Current Loan Rate	
Policy Sole Collateral for the Loan	Policy is Security for Loan, Zero Liability	
BEST MONEY STRATEGIES, LLC	Basic Plan Features	

Current Employee Plan Benefits:

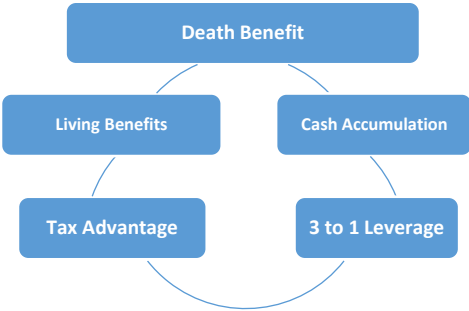


Current Employee Plan Benefits

Enhanced Employee Plan Benefits:



Enhanced Employee Plan Benefits





- 1) Financial Emergency
- 2) Not Enough Savings to Retire
- 3) Medical Expenses due to Illness
- 4) Outliving Retirement Savings
- 5) Identity Theft
- 6) Inability to Afford Healthcare
- 7) Financial Burden to Family
- 8) Losing my Job
- 9) Extended Unemployment
- 10) Death of Primary Bread Winner
- 11) Poor Credit
- 12) Victim of Financial Scam
- 13) Having to File Bankruptcy
- 14) Other

“Out of the Top 5 Fears, 4 are about EMERGENCIES & RETIREMENT” ...



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