

Money Matrix	IRA/401K	Mutual Funds	Home	Bank Savings	Annuities	Real Estate	Perfect Plan
1. Risk	YES	YES	YES	NO	Possible	YES	NO
2. Guarantees	NO	NO	NO	YES	Possible	NO	YES
3. Penalties	YES	Possible	NO	YES	YES	NO	NO
4. Liquidity, Use, Control	Possible with loan or surrender	YES	YES with Equity lines	YES	YES Possible Penalties	YES with Equity lines	YES
5. Creditor Protection	Determined By State Law	NO	Determined By State Law	NO	Determined By State Law	NO	Determined By State Law
6. Leverage	NO	NO	Purchased with Leverage	NO	NO	Purchased with Leverage	YES
7. Tax Deferred	YES	NO	NO	NO	YES	NO	YES
8. Tax Free	NO	NO	To IRS Limitations	NO	NO	NO	YES
9. Collateral	NO	NO	YES	NO	NO	YES	YES
10. Disability Benefits	NO	NO	NO	NO	NO	NO	YES
11. Income-Tax Free to Heirs	NO	NO	Step Up in Basis	NO	NO	Step Up in Basis	YES
12. Tax Deductible	YES	NO	Interest Deduction	NO	NO	Interest Deduction	NO