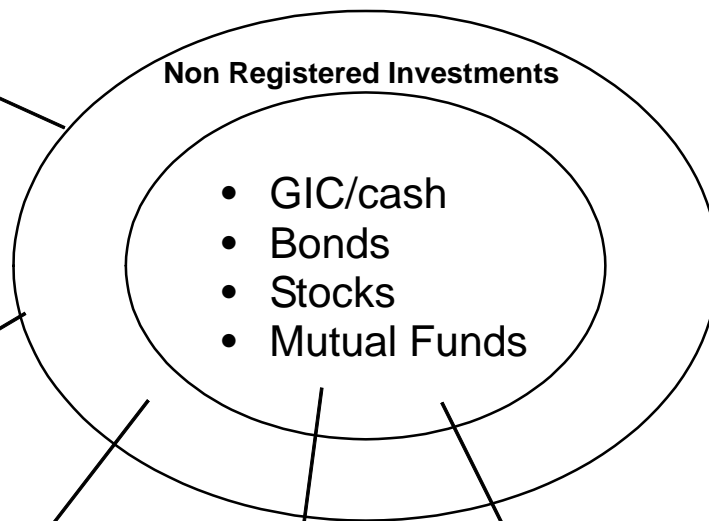


NO Tax shelter
- or -
no “financial” garage
- investments are purchased individually



Investments do NOT grow tax deferred

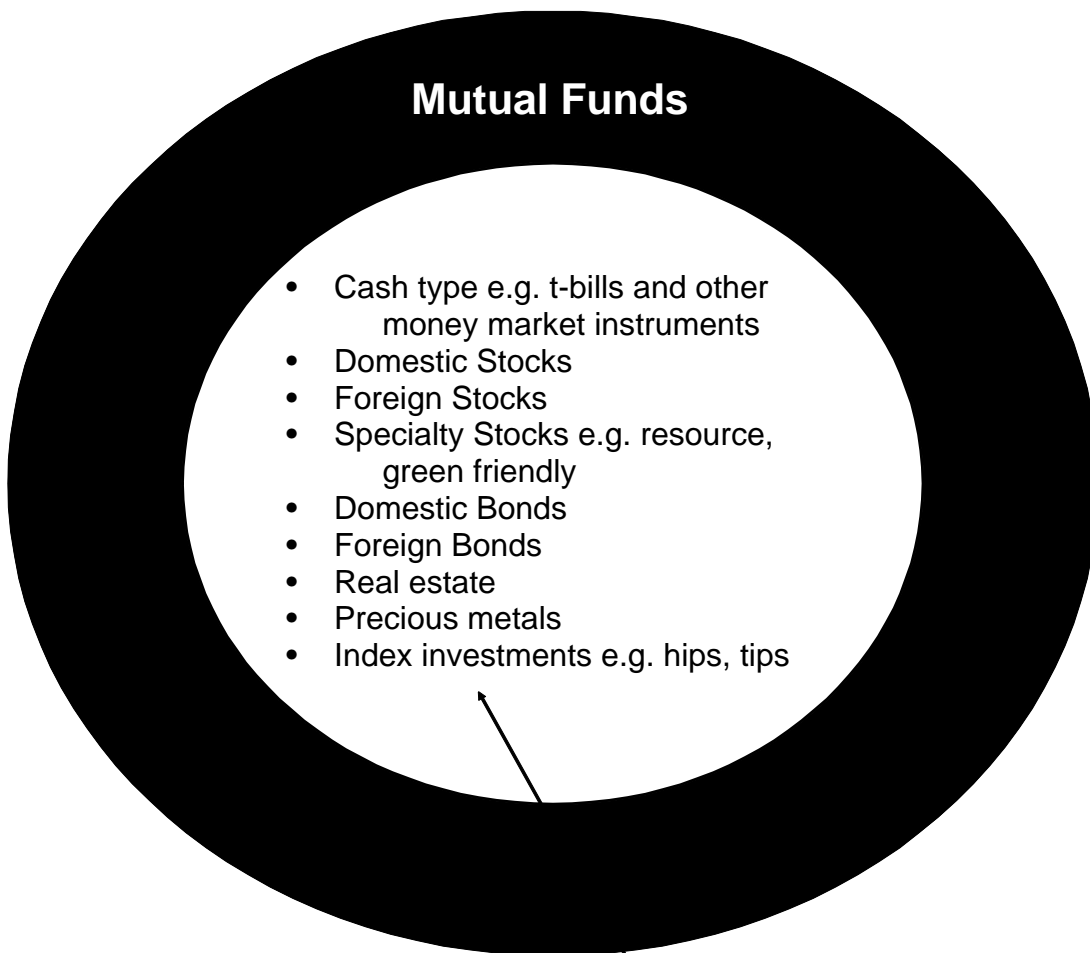
You do not receive a tax deduction

There are some tax breaks with investing in capital gains or dividend paying investments

Withdrawals are generally not taxable as you've paid your tax each year. In the case of some stocks and real estate, the tax is payable when sold or disposed of (changed owners, at death, etc.)

Purchasing investments individually

- Cash type e.g. t-bills and other money market instruments
- Domestic Stocks
- Foreign Stocks
- Specialty Stocks e.g. resource, green friendly
- Domestic Bonds
- Foreign Bonds
- Real estate
- Precious metals
- Index investments e.g. hips, tips



Mutual Funds can contain one, all or any combination of securities as listed within the circle.