



**We can save \$28,320
by prefunding a
future obligation.**

¹ 120 equal monthly payments of \$122 assuming a 10% net return.

² 120 equal monthly payments of \$358 assuming a 12% loan rate.

A portion of each payment may be tax deductible, effectively reducing the net after tax cost of the loan.

These are hypothetical assumptions based on the stated contribution amounts and an assumed annual 10% rate of return. The numbers stated do not reflect any particular investment and are not implying any guarantee that you will experience the same result. Past performance of any investment cannot be assumed or guaranteed into the future. With any investment, consider any and all objectives, risks, sales charges and expenses before investing.