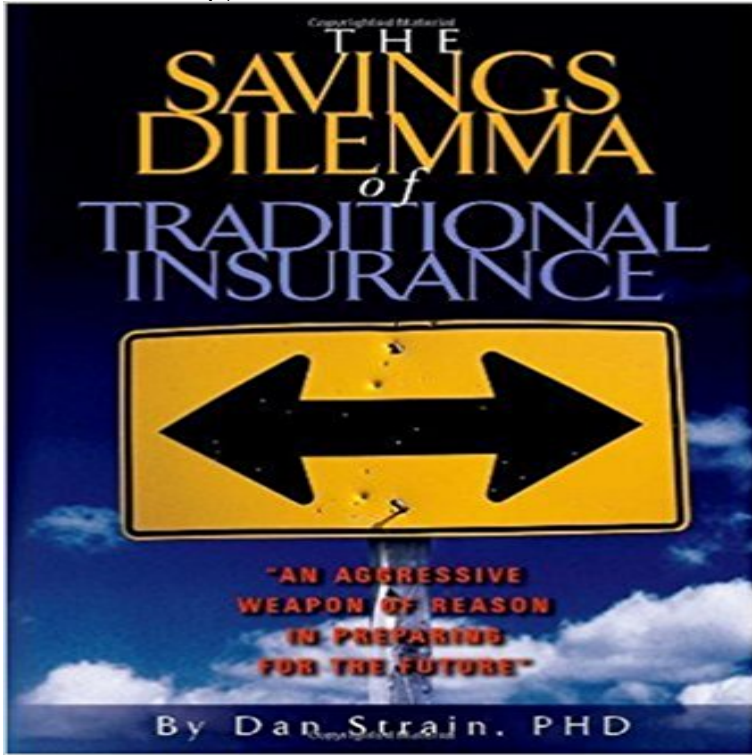


# The Savings Dilemma of Traditional Insurance



Due to the wide variety of life insurance products, investment options and annuities, with their unique contractual provisions; prospective and current policyowners and investors experience tremendous frustration and confusion over the value of life insurance contracts, in comparison with other investment vehicles and strategies. Insurance logic dictates that the bottomline is that neither whole life insurance nor traditional investment vehicles such as stocks, bonds, IRAs, etc. can replace the other. Instead of relying either on life insurance policies or conventional investments the public should create a composite portfolio that consists of a mixture of both. The importance of this book lies in its illumination and clarification of the various types of life insurance policies, annuities and investment options that are sold to the general public. Currently many prospective investors and policyowners are confronted with a confusing array of investment and insurance options. This book will assist all consumers in making difficult insurance choices.

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