

Overcoming Roadblocks with Robert Zuniga

Desired Financial Result		Financial Product Focus							
		Security							
		Cash	Financial Institution Accounts (Savings/Checking)	Certificates of Deposits (CDs)	Bonds or Bond Funds	Precious Metals (Gold/Silver, etc)	Term Life Insurance	Fixed Annuities	Preferred Stock
Security and Stability	Predictable Financial Results	✓	✓	✓	✓		✓	✓	
	No Capital Loss/ Safe Harbor	✓	✓	✓	✓			✓	
	Guaranteed Cash Accumulation	✓	✓	✓	✓			✓	
Growth	Competitive Rate of Return		✓	✓	✓	✓		✓	✓
	Flexible Contribution Limit	✓	✓	✓	✓	✓		✓	✓
Access to Our Money without Penalty	Liquidity, Use and Control	✓	✓	✓		✓			✓
	Guaranteed Loan Option		✓	✓		✓			✓
	No Government Involvement	✓	✓	✓	✓	✓	✓		✓
Tax-Favored	Tax-Deferred Growth							✓	
	Tax-Free Death Benefit						✓		
	Tax Deductible Contributions								

Source: [Dwayne Burnell and Suzanne Burnell 2012 Financial Independence in the 21st Century](#)

Note: Participating Whole Life Insurance offers all these features except “Tax Deductible Contributions”

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Desired Financial Result		Financial Product Focus						
		Growth						
		Common Stock	Equity Mutual Funds	Variable Annuities	Universal Life Insurance Products	Exchange Traded Funds	Qualified Plans (401(k) etc)	Real Estate
Security and Stability	Predictable Financial Results							
	No Capital Loss/ Safe Harbor							
	Guaranteed Cash Accumulation							
Growth	Competitive Rate of Return	✓	✓	✓	✓	✓	✓	✓
	Flexible Contribution Limit	✓	✓	✓	✓	✓		✓
Access to Our Money without Penalty	Liquidity, Use and Control	✓	✓		✓	✓		
	Guaranteed Loan Option							
	No Government Involvement	✓	✓		✓	✓		✓
Tax-Favored	Tax-Deferred Growth			✓	✓		✓	✓
	Tax-Free Death Benefit				✓			
	Tax Deductible Contributions						✓	

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