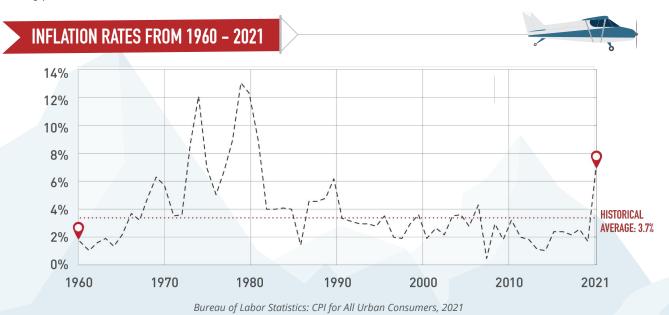


INFLATION RISK SAME MONEY, LESS POWER.

WHAT IS INFLATION? Inflation is simply the increase in the cost of goods and services over time. Even modest inflation levels like we have experienced over the past 20 years can deflate a retiree's ability to cruise through retirement while maintaining purchasing power.



WHAT IMPACT CAN INFLATION HAVE ON YOUR INCOME? Based on different inflation rates, how frequently will your income need to DOUBLE to maintain your standard of living? How long until \$50,000 will need to be \$100,000?

