



# The Advantage™

Custom Designed Tax Sheltered Annuities

**NMIN**  
*Alliance*

1754 WOODRUFF ROAD, SUITE 226 • GREENVILLE, SC 29607  
864.970.4156 • 888.277.4456 • WWW.NMINALLIANCE.COM



Investment  
MANAGEMENT

ASSET PROTECTION

RISK MANAGEMENT

Retirement Income

*flexibility*

Tax  
Management

Tax-Free Income

For personal and business goals, you'll enjoy significant tax benefits with **The Advantage**.

Whether you are building assets for your dream house, children's education, business opportunity, or retirement – whatever your goals, **The Advantage™** is the right financial tool for you.

### The Most Powerful Financial Protection Allowed By Law

- Lessen exposure to inflation and interest rates.
- Manage investments to meet changing needs.
- Reduce your present and future tax liabilities.
- Increase or decrease the size and frequency of your investments.
- Protect yourself and your loved-ones from economic death.
- Receive tax-free income when you need it most.
- Retire with financial peace of mind and dignity.

If it could have all of this, you might just call it the best financial plan for you. We call it **The Advantage**.

### Five Tax Benefits

#### Tax-Deferred Compounding

While your plan is in force, accrued interest, dividends and capital gains are not taxable. Such investments as CD's, savings accounts and most mutual funds, through, are subject to federal and state taxes. Your money, therefore, through tax-deferred compounding, grows faster at a significantly higher rate-of-return.

#### Tax-Free Income

As long as you have met federal guidelines (unless otherwise noted, all illustrations fully conform to federal guidelines), you can make policy loans without having to pay income tax on distributions. Though interest is charged on all loans, there is no cost of borrowing to you because the same rate-of-interest is posted to your policy – in other words, you receive tax-free and cost-free loans.

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### Pre-Tax Investing

Since a portion of your monies are invested pre-tax, the size of your investments increase while the amount of your taxes decrease.

### Tax-Free Death Proceeds

Upon your demise, even though you may have borrowed a substantial number of income tax-free dollars from your plan, all remaining proceeds pass to your loved-ones as tax-free distributions.

### Diversified Investing

You can select and re-select among a wide range of investment strategies to meet your ever-changing financial needs.

### People Don't Plan To Fail... They Fail To Plan

According to a recent study by the U.S. Department of Health & Science, for every 100 people that retire at age 64, only 3 retire on an annual income of \$31,000 or more. Based on an average annual 6.2% increase in inflation for the past 20 years, even this fortunate minority will find it hard to make ends meet during their golden years.

When you retire, where will you be in the group above? Will you have enough retirement income to enjoy your present lifestyle? Will your retirement income keep pace with inflation? Or, will you fail to plan? The choice is yours – plan to win!

### A Commitment To A Commitment

The Advantage, an intelligent and sophisticated approach to tax, investment and retirement planning, requires a strong commitment to your financial security by you and your Advisor. This means a long-term relationship built on trust and sharing between you, your NMIN Alliance Advisor and the entire team at NMIN Alliance working on your behalf. Are you willing to commit? We are!

The Advantage™... the most powerful financial protection allowed by law.

### How The Advantage Works For You

If you were earning \$2,500 and saving \$200 in the credit union, you would be in the 28% tax bracket. Your monthly pay check would reflect the following:

\$2500.00	Monthly Gross Income
\$437.32	Income Tax
\$191.25	FICA/Medicare
\$200.00	Bank/Credit Union

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\$1671.43 Monthly Net Income

Using The Advantage, your pay check would look like this:

\$2500.00	Monthly Gross Income
\$277.00	The Advantage (pre-tax)
\$360.08	Income Tax
\$191.25	FICA/Medicare

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\$1671.67 Monthly Net Income

If you qualify for our Special Funding Formula, your paycheck could look like this:

\$2500.00	Monthly Gross Income
\$315.00	The Advantage (pre-tax)
\$254.05	Income Tax
\$191.25	FICA/Medicare
\$65.00	The Advantage (after tax portion)

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\$1674.70 Monthly Net Income

Through The Advantage, you would decrease your income taxes by 48%, which in turn would allow you to increase your savings by the same 48%.

Plus, an extra \$65.00 after tax portion for other savings, life insurance, long term care or other protection and even increase your monthly net income by \$3.27!

The Advantage™ is the financial services division of NMIN Alliance, assisting educators and employees of other non-profit organizations with their tax qualified plans and retirement.