



If you could design the perfect financial instrument for growing your money throughout your life, what attributes or characteristics would be important?

- **Liquidity** – immediate access to funds for emergency, opportunity, financing big-ticket purchases, etc. with no restrictions or cost to access
- **Safety** – something that is highly rated by third-party rating services
- **Guarantees on the Principal** – so I can't lose it to downside market risk
- **Guarantees on the Growth** – for at least a competitive long-term return that is predictable
- **Tax-Deferred Accumulation** – just like a qualified plan or annuity
- **Untaxed Distribution** – unlike a qualified plan or annuity
- **No Contribution Limit** – unlike qualified plans (IRA, 401k, etc.), there is no limit on how much can be contributed per year
- **No Distribution Limitations**
- **Flexibility**
- **Funding Continuation** – in the event of disability
- **Would avoid probate**
- **Would provide for a multiple of account value** – at death to heirs
- **Income Tax Free** – to heirs at death

These attributes of a perfect financial instrument maximize *efficiency, safety and control* which creates predictability and security for retirement. If this type of financial product existed, how much of your long term portfolio would you allocate toward it?