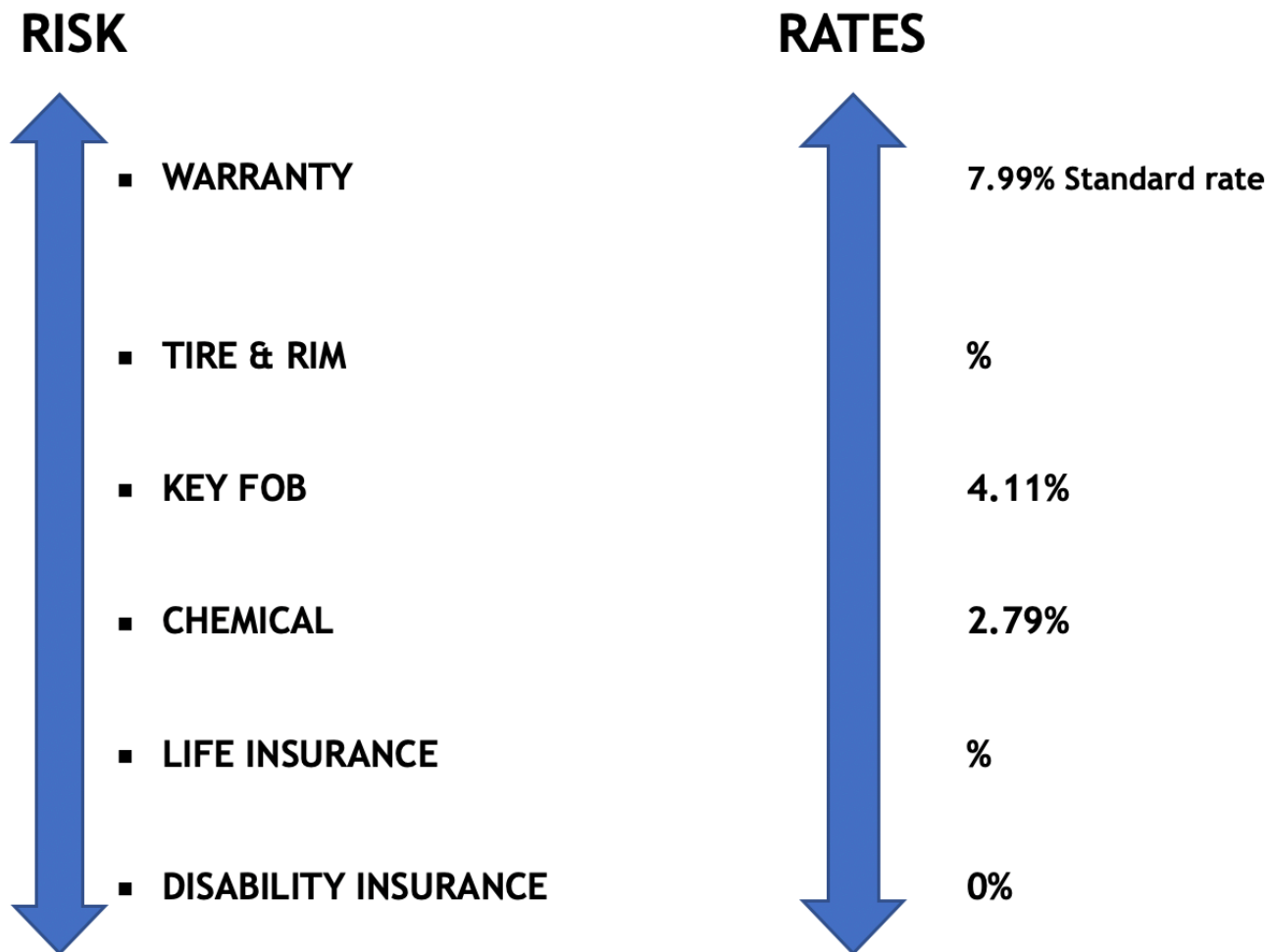




RISK vs RATES

“Let’s look at it like the banks look at it”



If the risk goes down what should happen to your interest rates? They should go down right.

And vice versa if the risk goes up then what happens to your interest rates? They should go up.

Exactly.

Now we have these products that protect you and the bank, W/T/R/K/C/L/D and so forth.

Now if you took all the products you would get say 0%. And if you took none of these products you would get say the standard rate of 7.99%

Now you don't have to take all the products, what we can do is customize this for you. Say for example you like the W/ K / Life ins. That would move you down three tiers to a rate of say 4.11% or something crazy like that. And if you like to take another product like Dis Ins. That would move you down one more tier to 2.79% . Now do you see that the more products you take the better interest rate you get? That is what we call preferential pricing. And that is what we are doing for you today.