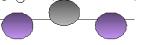
Milestones & Lifestyle Planning Services

'Preparing you for those life events'



7 Sources of Retirement Income PyramidTM



The objective of an individual's **RETIREMENT FINANCIAL & LIFESTYLE PLANNING** is to provide a lifetime guaranteed 'indexed' income in the event of disability, old age and upon death to heirs/survivors who depend on HIM/HER for an income to maintain a desired lifestyle.



4. SPOUSE'S BENEFITS:

(Local & FX)

3. PERSONAL SAVINGS & INVESTMENTS:

(Local & FX): Group Life and AD&D; personal Life insurance Policies, Bank accounts, stocks, bonds, mutual funds, real estate, etc

2. APPROVED RETIREMENT SAVINGS: (Local & FX)

Employment-related retirement savings plans (a) Public Sector Pension Plans (b) Private Sector Pension Plans: Superannuation Funds and Retirement Schemes

1. **STATE BENEFITS:** NIS and NHT (Local & FX)

(Foundation benefits)