



CARDINAL ADVISORS

Financial Asset Classes for Retirement Income

Hans and Tom use the following chart to discuss retirement income in the video entitled “Financial Asset Classes for Retirement Income”.

| | | FINANCIAL ASSET CLASSES FOR RETIREMENT INCOME | | | | | | | |
|--------------------------|-------------------------------|---|----------|--------------------|---------------------|-------------------------------|------------------------------|-------------|--------------------------|
| S.S | | CASH | 401K/IRA | ROTH 401K/ROTH IRA | TAXABLE INVESTMENTS | WEALTH ACCUMULATION LIFE INS. | IMMEDIATE/DEFERRED ANNUITIES | REAL ESTATE | INCOME |
| <input type="checkbox"/> | RATE OF RETURN | X | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | <input type="checkbox"/> |
| <input type="checkbox"/> | MINIMAL RISK | ✓ | X | X | X | ✓ | ✓ | X | <input type="checkbox"/> |
| <input type="checkbox"/> | LIQUIDITY | ✓ | X | X | ✓ | ✓ | X | X | <input type="checkbox"/> |
| <input type="checkbox"/> | FORM OF SAVINGS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | <input type="checkbox"/> |
| <input type="checkbox"/> | FLEXIBLE FUNDING OPTIONS | ✓ | ✓ | ✓ | ✓ | ✓ | X | X | <input type="checkbox"/> |
| <input type="checkbox"/> | FLEXIBLE DISTRIBUTION OPTIONS | ✓ | X | X | ✓ | ✓ | X | ✓ | <input type="checkbox"/> |
| <input type="checkbox"/> | SHORT TERM LIQUIDITY | ✓ | X | X | ✓ | X | X | X | <input type="checkbox"/> |
| <input type="checkbox"/> | TAX ADVANTAGED ACCUMULATION | X | ✓ | ✓ | X | ✓ | ✓ | ✓ | <input type="checkbox"/> |
| <input type="checkbox"/> | TAX ADVANTAGED WITHDRAWAL | ✓ | X | ✓ | X | ✓ | ✓ | X | <input type="checkbox"/> |
| <input type="checkbox"/> | INCOME TAX FREE AT DEATH | ✓ | X | ✓ | ✓ | ✓ | X | ✓ | <input type="checkbox"/> |
| <input type="checkbox"/> | ALTERNATE CREDIT SOURCE | ✓ | X | X | ✓ | ✓ | X | ✓ | <input type="checkbox"/> |
| <input type="checkbox"/> | PREMATURE DEATH BENEFIT | X | X | X | X | ✓ | ✓ | X | <input type="checkbox"/> |
| <input type="checkbox"/> | LONG-TERM CARE PROTECTION | X | X | X | X | ✓ | ✓ | X | <input type="checkbox"/> |
| <input type="checkbox"/> | LAWSUIT PROTECTION | X | ✓ | ✓ | X | ✓ | ✓ | X | <input type="checkbox"/> |

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Any examples used are for illustrative purposes only and do not take into account your particular investment objectives, financial situation or needs and may not be suitable for all investors. It is not intended to project the performance of any specific investment and is not a solicitation or recommendation of any investment strategy.

| | Cash | 401(k)/ IRA | Roth 401(k)/ Roth IRA | Taxable Investments | Wealth Accumulation Life Insurance | Immediate/ Deferred Annuities | Real Estate |
|-------------------------------|------|-------------|-----------------------|---------------------|------------------------------------|-------------------------------|-------------|
| Rate of Return | X | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Minimal Risk | ✓ | X | X | X | ✓ | ✓ | X |
| Liquidity | ✓ | X | X | ✓ | ✓ | X | X |
| Form of Savings | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Flexible Funding Options | ✓ | ✓ | ✓ | ✓ | ✓ | X | X |
| Flexible Distribution Options | ✓ | X | X | ✓ | ✓ | X | ✓ |
| Short Term Liquidity | ✓ | X | X | ✓ | X | X | X |
| Tax Advantaged Accumulation | X | ✓ | ✓ | X | ✓ | ✓ | ✓ |
| Tax Advantaged Withdrawal | ✓ | X | ✓ | X | ✓ | ✓ | X |
| Income Tax Free at Death | ✓ | X | ✓ | ✓ | ✓ | X | ✓ |
| Alternate Credit Source | ✓ | X | X | ✓ | ✓ | X | ✓ |
| Premature Death Benefit | X | X | X | X | ✓ | ✓ | X |
| Long-Term Care Protection | X | X | X | X | ✓ | ✓ | X |
| Lawsuit Protection | X | ✓ | ✓ | X | ✓ | ✓ | X |