

# Characteristics of Wealth Accumulation Vehicles

*A comparison of what you want versus what you're offered.*



**FREEDOM**  
WEALTH SERVICES

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Wealth Strategies	What You Want	IRA - 401(k)	Mutual Funds	Home	CDs & Bank Savings	Annuities	Real Estate	TFRA's
<b>Risk</b>	No	Yes	Yes	Yes	No	Possible	Yes	No
<b>Guarantees</b>	Yes	No	No	No	Yes	Possible	No	Yes
<b>Penalties</b>	No	Yes	Possible	No	Yes	Yes	No	Sometimes
<b>Liquidity, Use, &amp; Control</b>	Yes	Possible with Loan or Surrender	Yes	Yes with Equity Line	Yes	Yes Possible Penalties	Yes with Equity Line	Yes
<b>Protected</b>	Yes	No	No	No	No	Determined by State Law	No	Yes
<b>Leverage</b>	Yes	No	No	No Purchased with Leverage	No	No	No Purchased with Leverage	Yes
<b>Tax-Deferred</b>	Yes	Yes	No	No	No	Yes	No	Yes
<b>Tax-Free</b>	Yes	No	No	To IRS Limitations	No	No	To IRS Limitations	Yes
<b>Collateral</b>	Yes	No	Yes	Yes	Yes	No	Yes	Yes
<b>Tax Deductible Payments</b>	Yes	Yes	No	Interest Portion Only	No	No	Possible	No
<b>Disability Benefit</b>	Yes	No	No	No	No	No	No	Yes
<b>Wealth Transfers</b>	Yes	No	No	Yes IRS Limits	No	No	No	Yes

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