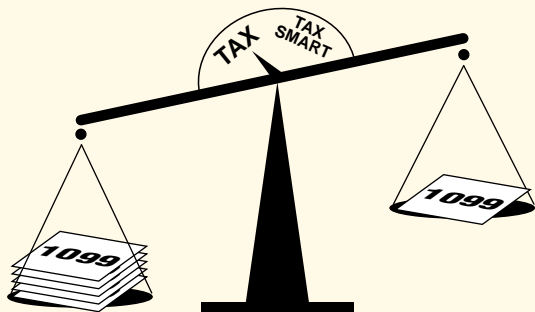




Is Your Asset Allocation Strategy Tax Smart?



Many asset allocation strategies are focused on the proper balance of asset classes. Although this may help achieve the desired investment returns, it often does not help reduce the annual tax bill. By utilizing tax advantaged alternatives, you can have an asset allocation strategy that is *tax smart*.

Typical Asset Allocation

Tax Smart Asset Allocation



Portfolio Amount:
\$200,000



A well-balanced strategy that MAY NOT HELP reduce the current tax bill.

A well-balanced strategy that MAY HELP reduce the current tax bill.

Short-term 20% \$40,000

\$20,000 Money Market
\$15,000 Savings Account
\$5,000 Checking Account

Short-term 20% \$40,000

\$20,000 Tax Free Money Market-*Tax Smart*
\$15,000 Savings Account
\$5,000 Checking Account

Fixed Income 40% 80,000

\$40,000 U.S. Government Bond Fund
\$30,000 Certificate of Deposit
\$10,000 High Yield Fund

Fixed Income 40% 80,000

\$40,000 Fixed Annuity-*Tax Smart*
\$30,000 Certificate of Deposit
\$10,000 High Yield Fund

Growth 40% \$80,000

\$40,000 Index 500
\$30,000 Growth & Income Fund
\$10,000 International Fund

Growth 40% \$80,000

\$40,000 Variable Annuity Index 500-*Tax Smart*
\$30,000 Growth & Income Fund
\$10,000 Variable Annuity Int'l Fund-*Tax Smart*

When developing an asset allocation strategy, consider the potential savings of tax-advantaged investments.

Please consult with a tax professional before making any decision that may affect your tax situation. This is only a hypothetical example designed to illustrate the tax-advantaged options that are available. Remember, different investments will have different objectives, risks and returns.

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	No Bank Guarantee