PHASES OF RETIREMENT PLANNING

1 CONTRIBUTIONS	2 ACCUMULATION	3 WITHDRAWALS	4 BENEFICIARIES
QUALIFIED MONEY - TAXED AS EARNED INVESTMENTS			
after tax	taxed	gain taxed	taxed
NON QUALIFIED MONEY - TAX-DEFERRED INVESTMENTS			
after tax	tax favored	gain taxed	taxed
QUALIFIED MONEY - TRADITIONAL IRAs AND 401(K)s			
tax favored	tax favored	taxed	taxed
NON-QUALIFIED MONEY ALTERNATIVE			
after tax	tax favored	tax favored	tax favored
HOME EQUITY RETIREMENT PLANNING (Reverse Mortgage)			
tax favored	tax favored	tax favored	tax favored