

# MAGNOLIA LIFE INSURANCE AGENCY LLC



## HOUSEHOLD COOKIE JAR ANNUITY SAVINGS PLANS



## 10 YEAR INSURANCE ANNUITY SAVINGS PLANS



### THREE (3) COOKIE JAR ANNUITY SAVINGS PLAN CATEGORIES

- \* LUNCH BOX SAVINGS PLAN - NEW CAR COST
- \* LUNCH BOX SAVINGS PLAN - FOOD COST
- \* LUNCH BOX SAVINGS PLAN - HOUSE REPAIR COST

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# MAGNOLIA LIFE INSURANCE AGENCY LLC



## HOUSEHOLD COOKIE JAR ANNUITY SAVINGS PLANS



### 10 YEAR ANNUITY SAVINGS PLANS

#### THREE (3) INDIVIDUAL ANNUITY SAVINGS PLAN CATEGORIES:

<b>One (1) Unit New Car Cost</b>	<b>\$66,000</b>	<b>10-Year</b>	<b>Lunch Box Savings Plan</b>	<b>\$50,000</b>
	<b>\$6,600</b>	<b>10-Year</b>	<b>Annual Lunch - Box Savings Plan</b>	
	<b>\$550</b>		<b>Monthly Payroll Deduction Savings</b>	
	<b>\$137</b>		<b>Weekly Payroll Deduction Savings</b>	
<b>One (1) Unit Daily Food Cost</b>	<b>\$50,000</b>	<b>10-Year</b>	<b>Lunch Box Savings Plan</b>	<b>\$18,200</b>
	<b>\$5,000</b>	<b>10-Year</b>	<b>Annual Lunch - Box Savings Plan</b>	
	<b>\$416</b>		<b>Monthly Payroll Deduction Savings</b>	
	<b>\$104</b>		<b>Weekly Payroll Deduction Savings</b>	
<b>One (1) Unit House Repair Cost</b>	<b>\$65,000</b>	<b>10-Year</b>	<b>Lunch Box Savings Plan</b>	<b>\$65,000</b>
	<b>\$6,500</b>	<b>10-Year</b>	<b>Annual Lunch - Box Savings Plan</b>	
	<b>\$542</b>		<b>Monthly Payroll Deduction Savings</b>	
	<b>\$135</b>		<b>Weekly Payroll Deduction Savings</b>	

After a Cookie Jar Savings Unit has matured, the Principle will be rolled over to a 7% Annual Interest Income Account, allowing the product to be purchased with interest only thereafter.

# MAGNOLIA LIFE INSURANCE AGENCY LLC



## 10 - YEAR COOKIE JAR NEW CAR SAVINGS PLAN

### \$50,000 ANNUITY SAVINGS PLAN EXAMPLE



### PUT A NEW CAR IN YOUR GARAGE



**\$ A NEW CAR WITH NO CAR PAYMENT OUT-OF-YOUR POCKET \$**

### MONEY SAVINGS FORMULA

#### SAVINGS TODAY 2014

#### Saving The Same Amount As A Car Note

**\$550 Monthly New Car Lunch Box Savings**  
**X 12 Months**  
**\$6,600 Annual Lunch Box Savings**

**\$6,600 Annual Lunch Box Savings**  
**X 10 Year Lunch Box Savings Period**  
**\$66,000 New Car Savings Principle**

### MONEY SPENDING FORMULA

#### INTEREST EARNED ON SAVINGS 2024

#### Car Payment With Savings Interest

**\$66,000 Lunch Box Savings Principle**  
**x 7% Annual Interest on Savings**  
**\$ 4,620 Annual Interest Income**

**\$ 4,620 Annual Interest Income on Principle**  
**12 Income Divided By 12 Months**  
**\$ 385 Monthly Income Pays Car Payments**

**PURCHASE OR LEASE A "NEW CAR" WITH INTERST EARNED ON SAVINGS PLAN**

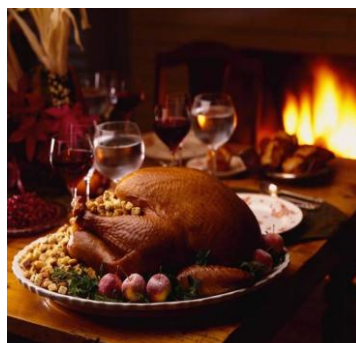
# MAGNOLIA LIFE INSURANCE AGENCY LLC



## PERSONAL FOOD BANK



### SQUIRREL ACORN ANALOGY STORE AWAY FOOD FOR ANOTHER DAY



### HOUSEHOLD FOOD COST 10-YEAR ANNUITY SAVINGS PLAN

#### MONEY SAVING FORMULA

SAVE THE SAME AMOUNT OF FOOD YOU EAT

\$416	Savings per Month
<u>X 12</u>	Months
<b>\$5,000</b>	Annual Food Cost Savings
\$5,000	Annual Food Cost Savings
<u>X 10</u>	Year Lunch Box Savings Period
<b>\$50,000</b>	Total 10-Year Food Cost Savings

#### MONEY SPENDING FORMULA

AFTER 10 YEARS YOU EAT SAVINGS INTEREST

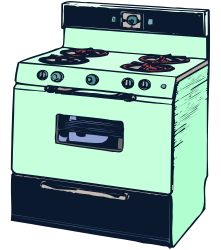
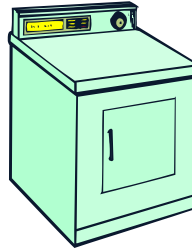
\$50,000	Principle Food Savings
<u>x 7%</u>	Annual Interest on Savings
<b>\$ 3,500</b>	Annual Interest Buys Food
\$ 3,500	Annual Interest Buys Food
<u>X 12</u>	Divide Annual Interest by 12
<b>\$ 291</b>	Monthly Interest Food Budget

**AFTER 10 - YEAR ANNUITY SAVINGS PLAN BUY GROCERIES ON INTEREST OF SAVINGS**

# MAGNOLIA LIFE INSURANCE AGENCY LLC



## \$65,000 HOUSE REPAIR COOKIE JAR ANNUITY SAVINGS PLAN



**REPAIR YOUR HOUSE WITH NO OUT-OF-POCKET COST TO YOU**

### MONEY SAVINGS FORMULA

#### Employee Payroll Deduction Savings

\$542 Monthly House Repair Savings  
 X 12 Months  
\$6,500 Annual Lunch Box Savings

\$6,500 Annual Lunch Box Savings  
 X 10 Year Lunch Box Savings Period  
\$65,000 Total House Repair Savings

### MONEY SPENDING FORMULA

#### Repairing House with Savings Interest

\$65,000 Lunch Box Savings Principle  
 x 7% Annual Interest on Savings  
\$ 4,550 Interest Income on Savings

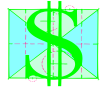
\$4,550 Annual Interest Income on Principle  
 X 12 Interest Divided By 12 Months  
\$ 379 Interest Income Pays House Repairs

**REPAIR YOUR HOUSE WITH INTEREST ON YOU COOKIE JAR ANNUITY SAVINGS**

# MAGNOLIA LIFE INSURANCE AGENCY LLC



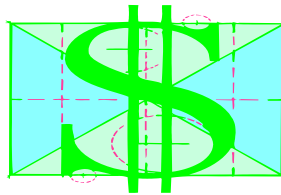
## INTEREST ONLY MONEY SPENDING FORMULA



**Do You Know How To SAVE MONEY?**



**Do You Know How To SPEND MONEY?**



**7% ANNUAL INTEREST 7%**

**FINANCIAL FORMULA HOW TO SAVE MONEY TO SPEND MONEY**

**Money Principle Amount Saved X 7% Annual Interest = Spend Interest Only**

**PERSONAL FINANCIAL FORMULA LET YOUR MONEY WORK FOR YOU**