Common Sense

**“Split-Funding”**

$100.00/month

<table>
<thead>
<tr>
<th>A</th>
<th><strong>Trash Value</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Insurance</td>
<td>$100,000</td>
</tr>
<tr>
<td>Savings</td>
<td>Lose if you Die</td>
</tr>
<tr>
<td>Age 65 - $100,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B</th>
<th><strong>Buy Term &amp; Invest the Difference in an IRA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$20.00</td>
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<tr>
<td></td>
<td>$80.00</td>
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<tr>
<td>Age 65 - $100,000</td>
<td>$100,000</td>
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<tr>
<td>Keep if you Die</td>
<td>$325,000</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Age 65</th>
<th>A</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Die</td>
<td>$100,000</td>
<td>$425,000</td>
</tr>
<tr>
<td>Live</td>
<td>$50,000</td>
<td>$325,000</td>
</tr>
</tbody>
</table>

**High School Football Coach**

Earning $10,500 annually
Part-Time Salesman “Buy Term and Invest the Difference”
Saved $278,000 in 2.5 years
The System
A.L. Williams
1971-1990
19 years
1 to 225,000
ATLANTA 49 STATES + CANADA + PR
EQUALS
100,000 to 22.5 Billion
WORLD POPULATION: 7.3 Billion

The System - The Key
A Team of Best Friends
• No Cold Calling
• Trusting Relationships

Leading Writers of Ordinary Life Insurance
Assuming each NSD Organization is an independent life insurance company.
February 10, 1977
A.L. Williams - Founded
• 85 Licensed Agents
• Atlanta, Georgia

February 10, 1977
Life Insurance Industry
• 250,000 Licensed Agents
• 2,000 Companies
• 50 State Regulators

OUR CRUSADE
“Buy Term and Invest the Difference”

Life Insurance Industry
90% Cash Value – 10% Term

December 31, 1990
A. L Williams
• 225,000 Licensed Agents
• No. 1 – 7 Straight Years

90% Term – 10% Cash Value
A. L. Williams - Changed An Industry

*Characters depicted in this brochure are fictitious. Any similarities to actual persons is purely coincidental.