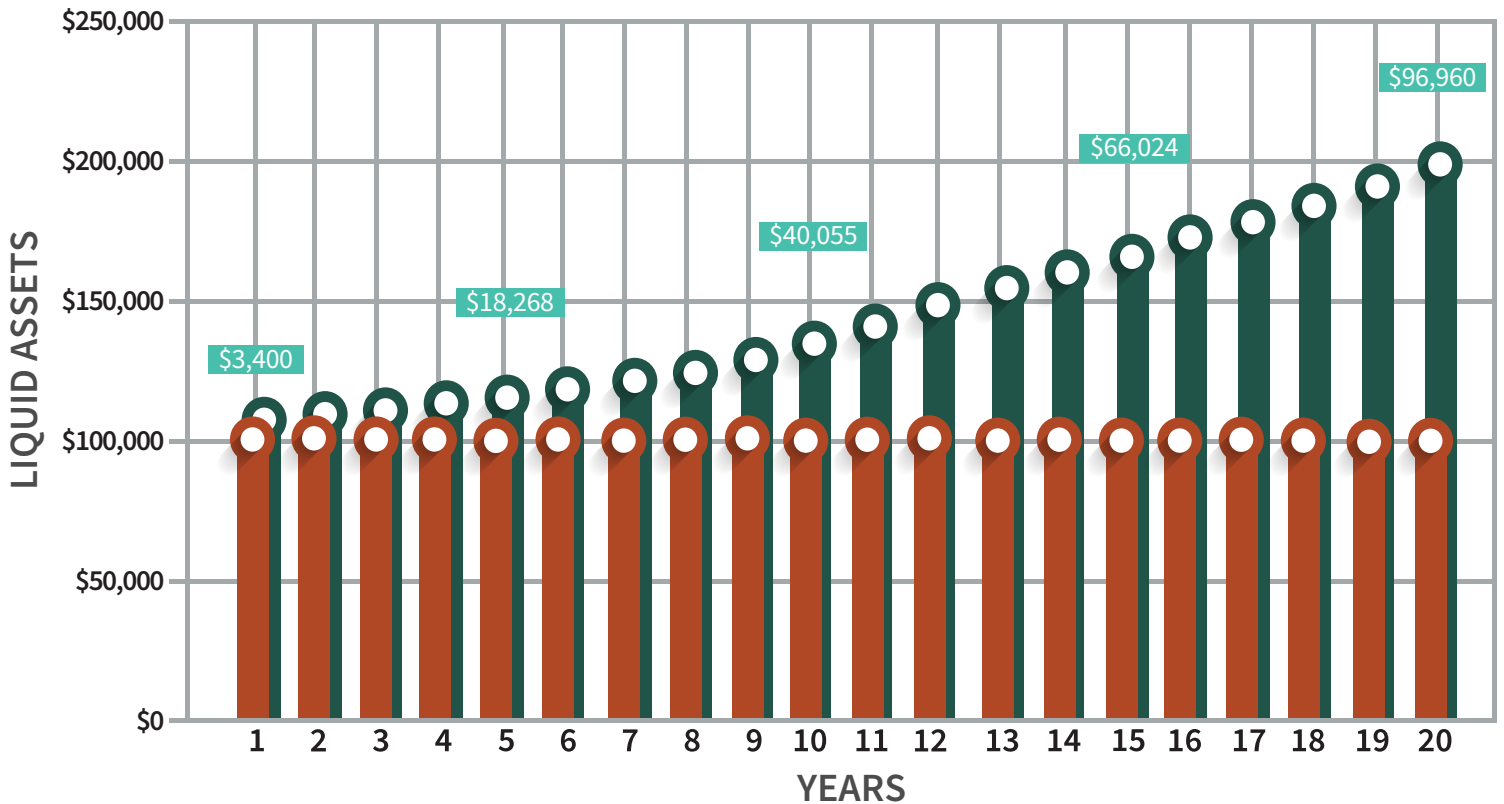


LAZY MONEY

POTENTIAL COST OF LIQUIDITY - \$100,000

INFLATION IMPACT ON PURCHASING POWER

HYPOTHETICAL CASE STUDY



Interest-bearing Account (0.10%)
 Inflation (3.50%)
 Cost of Liquidity

Assets earmarked for retirement in money market accounts, checking accounts, savings accounts, or even CDs can be greatly impacted by inflation. Keep in mind, money set aside for emergencies, upcoming planned purchases, and everyday living expenses should remain easily accessible in liquid accounts.

The above illustrations represent hypothetical examples based on assumptions given.

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