

Low Yielding Savings

The combination of income taxes, lost opportunity cost on taxes, and inflation can negate or offset the interest earnings one accrues on low yield savings accounts in the long run. These accounts should primarily be used for short-term liquidity and convenience. LEAP[®] can help you select other more appropriate savings vehicles or insurance products for your long term savings needs that can potentially lower your income taxes, avoid lost opportunity costs and combat inflation.

Note: Bank deposits are FDIC-insured, while other investment vehicles are not FDIC-insured.

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