The Financial Legacy Benefit Plan

Create Your Legacy

THE DEFERRED INCOME, PRE-TAX SAVINGS ADVANTAGE

Keeping More of Your Money Today

Once you sign up for the Financial Legacy Benefit Plan, your deferred monthly amount is deducted from your monthly Tribal distribution before taxes are calculated. Your contribution is then placed into a trust account with no taxes withheld from it at that point. Taxes are then calculated once your monthly Tribal distribution is reduced by your Plan contribution. Because your distribution today is lower, your taxes are also lower.

HERE'S AN EXAMPLE: At 45, Angela would like to take an active role in building her family's wealth. She decides she wants to start saving about $5,000 a month. The Financial Legacy Benefit Plan is the perfect tool for her to do that because she gets to hold onto more of her money. In fact, she experiences an instant increase of $2,200 in her total wealth by saving tax-deferred. Here's how:

ANGELA, AGE 45

	SAVING IN THE FINANCIAL LEGACY BENEFIT PLAN	SAVING IN A REGULAR AFTER-TAX ACCOUNT
GROSS MONTHLY PAYMENT AMOUNT	$15,000	$15,000
DEFERRAL INTO FINANCIAL LEGACY BENEFIT PLAN	$5,000	N/A
TAXABLE AMOUNT	$10,000	$15,000
TAXES TAKEN (35% FEDERAL, 9% STATE)	$4,400	$6,600
SAVINGS INTO REGULAR AFTER-TAX ACCOUNT	N/A	$5,000
TAKE-HOME AMOUNT	$5,600	$3,400
INSTANT INCREASE IN OVERALL INCOME:	**$2,200**	--

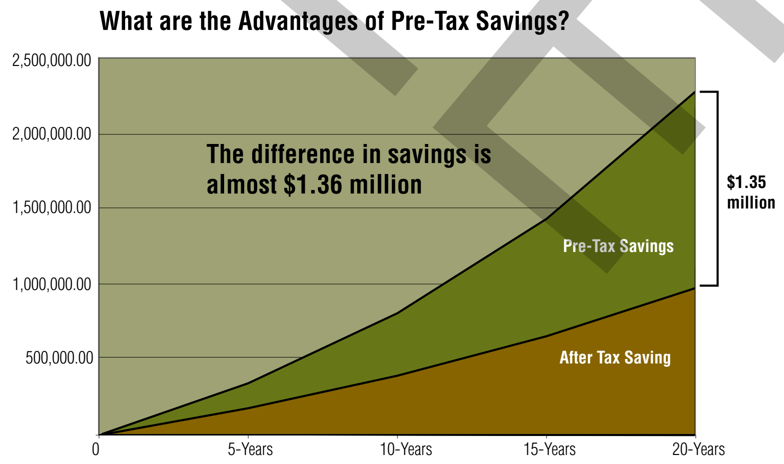
SAMPLE

Supercharging Your Money's Growth for Tomorrow

The impact of tax-deferred savings comes from having every penny of your money growing for you. For example, if you pay 44% taxes, you only keep 56 cents of each dollar. With deferred income, your whole dollar works for you, and the difference is tremendous! Not only that, in the Financial Legacy Benefit Plan, your earnings also are tax-deferred, so you don't pay taxes on your earnings until you take the money out of the Plan.

Let's stay with Angela a little longer. She plans on saving $5,000 every month for 20 years, until she turns 65. We will use an 8% rate of return, which is reasonable, in our example.

The result? At the end of 20 years, Angela would accumulate an additional $1,353,900 just by using the Financial Legacy Benefit Plan!



The Deferred Income, Pre-Tax Savings Advantage

Keeping More of Your Money Today

Once you sign up for the Financial Legacy Benefit Plan, your deferred monthly amount is deducted from your monthly Tribal distribution before taxes are calculated. Your contribution is then placed into a trust account with no taxes withheld from it at that point. Taxes are then calculated once your monthly Tribal distribution is reduced by your Plan contribution. Because your distribution today is lower, your taxes are also lower.

Here's an example: At 45, Angela would like to take an active role in building her family's wealth. She decides she wants to start saving about $5,000 a month. The Financial Legacy Benefit Plan is the perfect tool for her to do that because she gets to hold onto more of her money. In fact, she experiences an instant increase of $2,200 in her total wealth by saving tax-deferred. Here's how:

Angela, Age 45

	Saving in the Financial Legacy Benefit Plan	Saving in a Regular After-Tax Account
Gross monthly payment amount	$15,000	$15,000
Deferral into Financial Legacy Benefit Plan	$5,000	N/A
Taxable Amount	$10,000	$15,000
Taxes Taken (35% Federal, 9% State)	$4,400	$6,600
Savings into Regular After-Tax Account	N/A	$5,000
Take-home amount	$5,600	$3,400
Instant increase in overall income:	**$2,200**	--

Supercharging Your Money's Growth for Tomorrow

The impact of tax-deferred savings comes from having every penny of your money growing for you. For example, if you pay 44% taxes, you only keep 56 cents of each dollar. With deferred income, your whole dollar works for you, and the difference is tremendous! Not only that, in the Financial Legacy Benefit Plan, your earnings also are tax-deferred, so you don't pay taxes on your earnings until you take the money out of the Plan.

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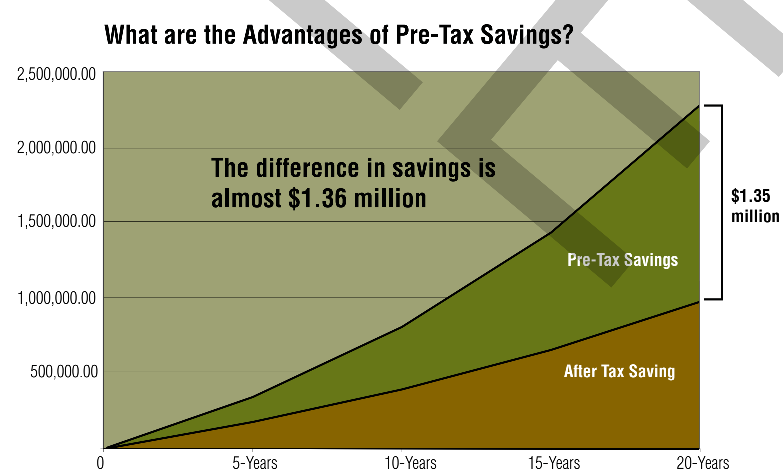

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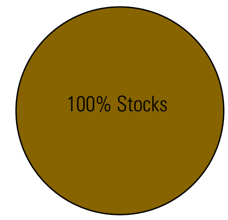
Ages and Stages: Investment Profiles

SYLVIA, AGE 20:

100% stock funds in the Aggressive Portfolio

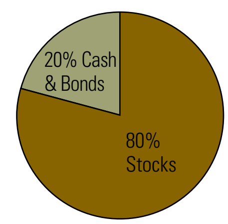
Sylvia sees her deferral as strictly a long-term investment. She plans on keeping her money in the Plan for the maximum 20 years, and then receiving the payments in installments over another 20 years. She wants to maximize her future income and is not concerned about the stock market's short-term price swings.



MICHAEL, AGE 30:

80% stock funds, 20% Cash and Bond funds in the Growth Portfolio

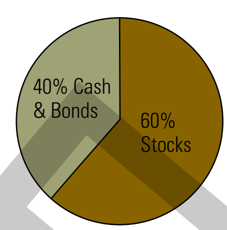
Michael wants to get a good rate of return, but feels he needs something more stable than an all-stock portfolio. He's planning on taking the money out in a lump sum at the end of his 15-year investment period so he and his wife can travel more after their daughter goes off to college. After about 10 years, he plans on moving his money to the 40% stock/60% bonds and cash option (the Moderate Portfolio), and then a year or so in advance of his payout date he will move it to the Conservative Portfolio. This allows him to manage the investment risks and possibility of "cashing out" in a downturn by limiting his exposure to stocks as he gets closer to his payout date.



ALMA, AGE 40:

60% stock funds, 40% Cash and Bond funds in the Balanced Portfolio

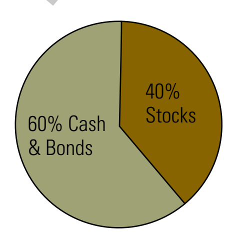
Alma and her husband will opt for the Balanced Portfolio. She wants her money to grow, but she's also very conservative and is uncomfortable with the large account balance swings that can come as a result of investing a lot in stocks. The cash and bond holdings in the portfolio provide stability to the overall performance to make her more comfortable with taking the risks with stock. She is planning on taking her payments out in installments over five years, again just to spread the risk out over a little more time and to ensure a more stable return on her investment.



LEWIS, AGE 65:

40% stock funds, 60% Cash and Bond funds in the Moderate Portfolio

Lewis and his wife are planning to leave the money to their grandchildren through their family trust. However, they realize they are both getting older and may need an increasing amount of help and care as they age. They want to be somewhat conservative with the money in case they need to use it for their own care, but also want to see it grow nicely. The Moderate portfolio provides a comfortable level of tradeoff between risk and return for them.



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Terms

Asset Allocation: The process of deciding how money should be divided among various mutual fund categories such as US stock funds, foreign stock funds and bond funds.

Beneficiary: The person(s) whom you choose to receive your plan money in the event of your death.

Deferrals: Pre-tax dollars that are contributed from your per capita payments into the Plan. each pay period to your 401(k) account.

Distribution: When the money you have deferred into the Plan is removed from the plan and paid back to you. Different types of distributions have different tax consequences.

Earnings: The increase in value of your account generated by the investment returns on your principle.

Inflation: The rise in the price of goods and services over time. Inflation is the reason that goods or services that you would buy today will cost more in the future.

Investment Return: The total profit or gain on an investment. Return may come from interest earnings, the increase in the value of a specific investment or both. Investment return is usually expressed as a percentage. It can be a negative number, meaning your investments are losing value.

Investment Risk: The possibility that your investment may go up or down in value over a certain period of time. Investment risk also refers to the chance that you may lose some of your principal investment.

Irrevocable Election: Your decisions about the amount you wish to defer into the Plan, how long it will remain in the Plan, and how it will be distributed back to you. Each year, you make an election about these decisions that cannot be revoked or changed after you have signed and submitted the election forms.

Mutual Fund: A type of investment that pools the money of many people and uses professional managers to invest in a diversified portfolio of stocks, bonds or both.

Principal Investment: The money that you have directly deposited into an investment account. It does not include earnings or take into account fluctuations in the value of the investment.

Risk Tolerance: The level of risk you are willing or able to take with your retirement savings. Factors that affect your risk tolerance may be age, amount of retirement savings, time horizon and your personal feelings toward increases or decreases in your retirement account.

Rollover: A tax-free transfer from one company retirement plan to another company retirement plan or to an individual retirement account (IRA).

Time Horizon: The length of time to retirement or when you will need access to your retirement funds. Your time horizon is a direct factor in your risk tolerance.

Volatility: The change in value of stocks and bonds, or the fluctuation (ups and downs) in the value of your account based on your investment returns.

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