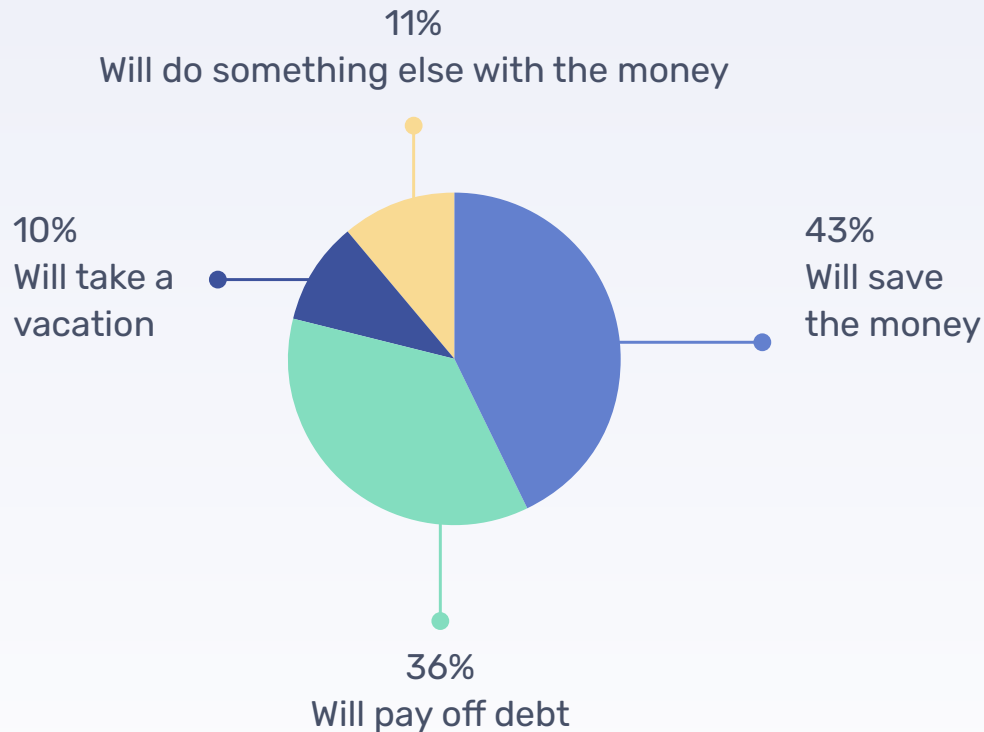


How to Use Your Tax Refund

There's nothing quite like receiving your tax refund in the mail. But what's the best way to use your refund so that it works for you now **and** in the future?

Out of the 70% of Americans that receive a tax refund:



So what are the smartest things you can do with your tax refunds?

Pay Off Credit Cards

- Reduce High-Interest Payments
- Improve Credit Score
- Less Stress

Build An Emergency Fund

- Responsible Preparation
- Avoid Increasing Debt
- Low-Risk Savings Option

Pay Down Debt

- Reduce High-Interest Payments
- Own Your Assets
- Increase Future Earnings

Buy Life Insurance

- Protect Loved Ones
- Replace Lost Income
- Diversify Investments

Get A Will

- Control Over Estate
- Avoid Lengthy Probate Process
- Minimize Estate Taxes