



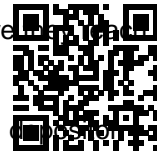
"Have you ever compared Social Security Benefits statements for some near the top of the SS wage base vs somebody earning around \$50k? If you have, you will quickly notice how much better a deal the lower income receives."

"For example person A has contributed \$54,013 in SS taxes including both personal and employer and current monthly benefit is estimated \$1,308/month (\$15,696 annually) If you divide this into the contributions that is a 29.05% payout based on contributions. Person B has contributed \$216,434 in SS taxes both EE and ER and current monthly benefit is estimated to be \$2,102/month (\$25,224), only 11.65% payout."

"That's quite a difference wouldn't you say. It would seem you better off to max out your 40 quarters then just work for cash. After all, your not going to get the return on your investment, so why send it off to the system?"

Because having the cash is not paying taxes, even if you do "sell" it, you can "get out of your taxes" back into the hands of Americans before the tax is so there is no real money for others (if no savings).

Since 50% of businesses fail in their first 5 years, the now Jones has recently dropped in performance companies, Veeva has recently lost \$300 million in corporate assets, the 401k managers are loading up the funds with fees, etc. the stock market is fairly risky retirement alternative.



re Social Security Statements

