

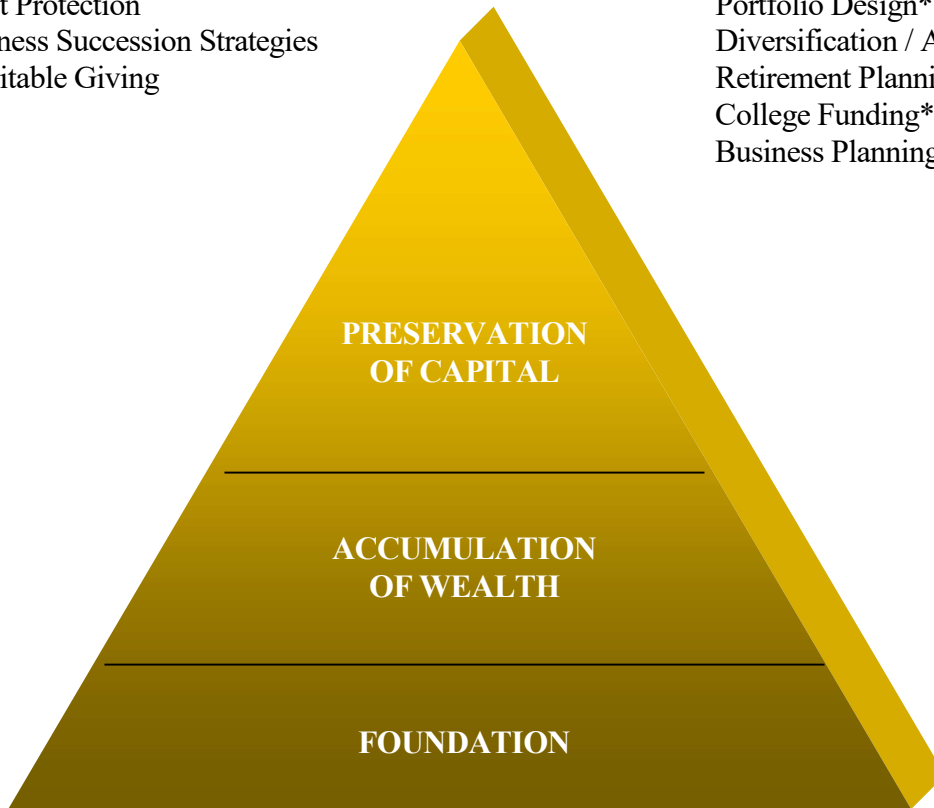
PYRAMID OF FINANCIAL SUCCESS

PRESERVATION OF CAPITAL

Estate Planning
Wealth Transfer Planning
Asset Protection
Business Succession Strategies
Charitable Giving

ACCUMULATION OF WEALTH

Portfolio Design*
Diversification / Asset Allocation**
Retirement Planning
College Funding*
Business Planning



FOUNDATION

Budget / Cash Flow Management
Regular Savings Plan – Emergency Reserve
Debt Retirement
Medical / Hospitalization
Property / Casualty Insurance
Disability Income
Life Insurance Program
Long Term Care Program
Home Ownership
Tax Planning
Wills
Annual Review

***Diversification / Asset Allocation does not ensure a profit or protect against loss in a declining market.*

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