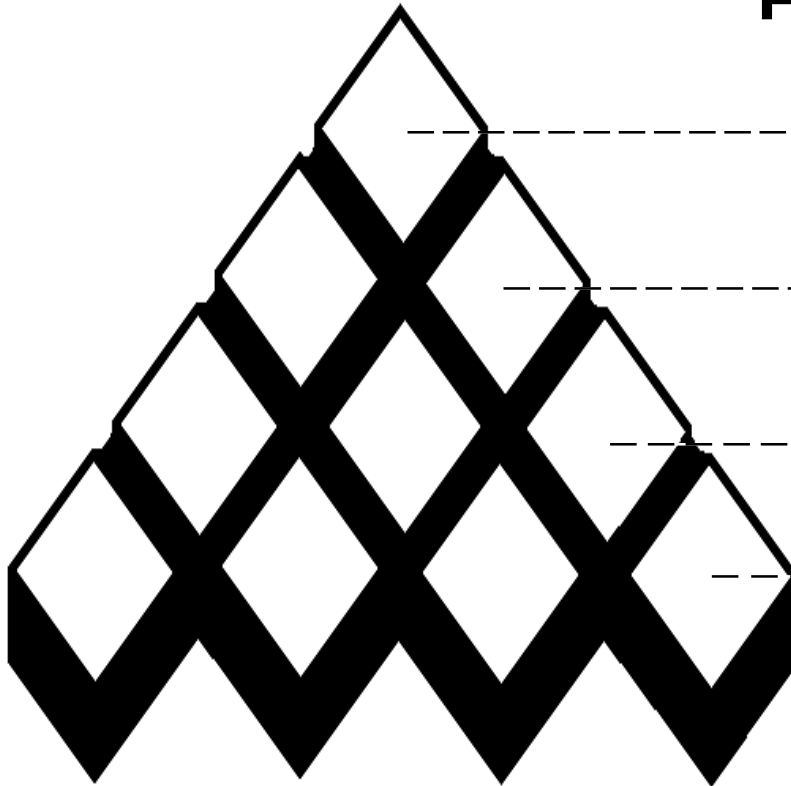


The Investment Pyramid

How To Structure Your Portfolio



Level 1 - Cash Reserves & Insurances (investments include)

- Checking Accounts
- Savings Accounts
- Money Market Accts
- Credit Union Cash Accts
- Life & DI Insurance
- Health Insurance
- Property/Casualty Ins
- Long-Term Care Ins

Level 2 - Fixed Income Investments (investments include)

- CD's
- Ginnie Maes
- Muni Bonds
- Fixed Annuities
- Diversified Income Fund
- Govt. Bonds & T-Bills

Level 3 - Conservative Growth (investments include)

- Stock Mutual Funds
- Real Estate
- Blue Chip Stocks
- Indexed Annuities
- Variable Annuity
- Tax-Credit Program
- Precious Metals

Level 4 - Speculative Growth (investments include)

- High Risk Investments

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