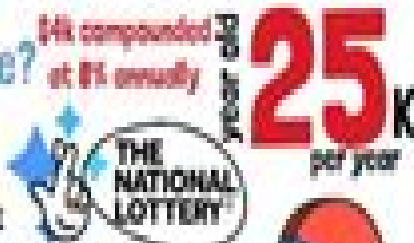


Which path will you choose?

1. Develop a net worth mentality
It's how much you KEEP that's important!
2. Pay off credit card and high interest debt
3. Establish a 3-6 month emergency fund

**Start investing early,
the magic is in the compounding!**



Simple Tax Efficient

Early Investor:
 50% Domestic Large Cap Stocks
 25% Domestic Mid Cap / Small Cap Stocks
 25% Intermediate Term Bonds

+0r- 5%

Track Progress & Rebalance Allocation
Once per year

Asset Allocation

Well-Diversified Investor:
 50% Domestic Large Cap Stocks
 25% Domestic Mid Cap / Small Cap Stocks
 10% International Stocks
 15% Real Estate Investment Funds (REITs)
 20% Intermediate Term Bonds
 10% Inflation Protected Securities

Stocks, Bonds etc.

Early Retirement:
 30% Domestic Large Cap Stocks
 10% International Stocks
 20% Intermediate Term Bonds
 30% Inflation Protected Securities

Pay yourself first and start as early as possible!

KEEP INVESTING SIMPLE!



Your ego will betray you!

LOSS AVERSION

There is no way to completely avoid risk in life

HERD MENTALITY



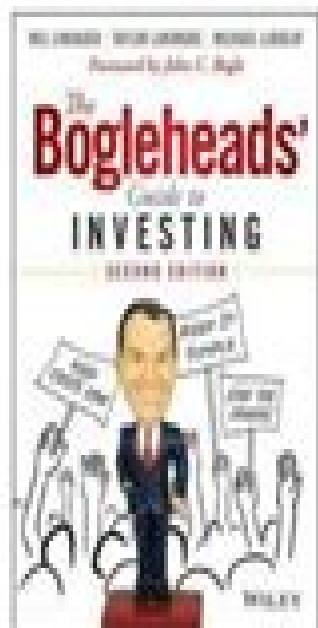
FEAR

TUNE OUT THE NOISE!

Mastering your investments means mastering your emotions



GREED



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