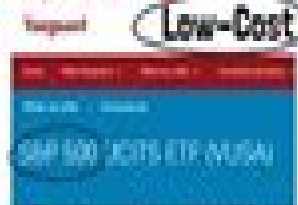
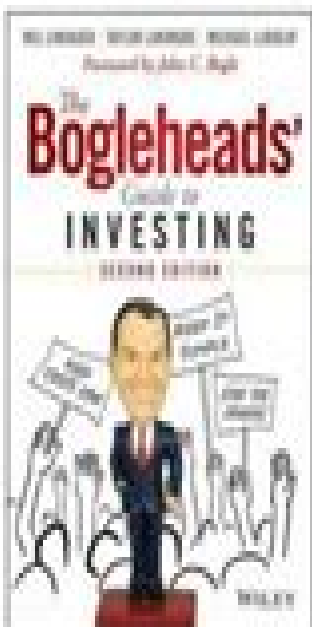


Which path will you choose?

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

Asset Allocation

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



+0r- 5%
 Track Progress &
 Rebalance Allocation
 Once per year

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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