

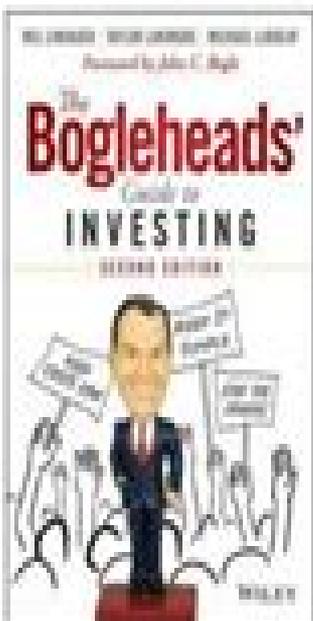
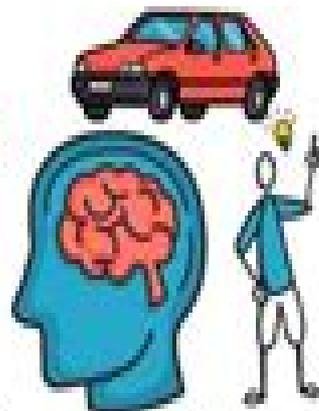
Which path will you choose?

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!**



Pay yourself first and start as early as possible!



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

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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