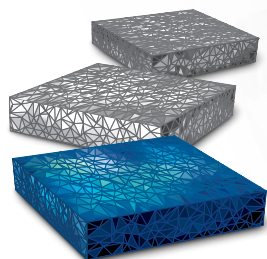


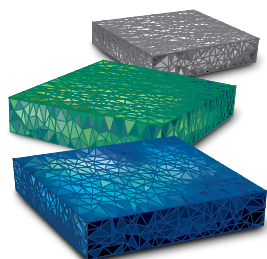


PERSONAL Finance Sequence



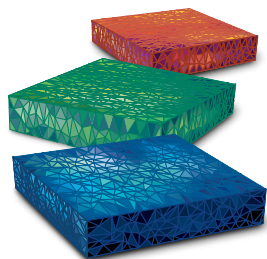
STABILITY

- ① A **WORKING HOME** BUDGET
- ② A SIGNIFICANTLY-SIZED **LIFE INSURANCE POLICY**
- ③ A **WILL**
- ④ AN **AUTOMATIC WITHDRAWAL INTO YOUR SAVINGS** ACCOUNTS
- ⑤ **1 MONTH'S EXPENSES** IN RESERVE



SUCCESS

- ⑥ A **FINANCIAL** AND **RETIREMENT PLAN**
- ⑦ A **LIVING**, REVOCABLE OR IRREVOCABLE **TRUST**
- ⑧ **ANNUAL ASSESSMENT** OF YOUR NET WORTH
- ⑨ REAL ESTATE AND STOCK **INVESTMENTS**
- ⑩ **3-6 MONTH'S EXPENSES** IN RESERVE



SIGNIFICANCE

- ⑪ **PASSIVE INVESTMENTS** PROVIDE FOR YOUR CURRENT LIFESTYLE
- ⑫ **GIFTING STRATEGIES**