





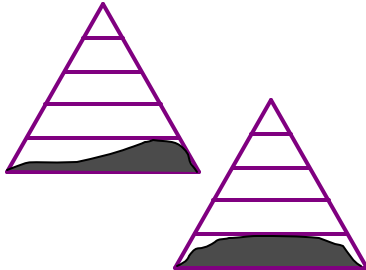
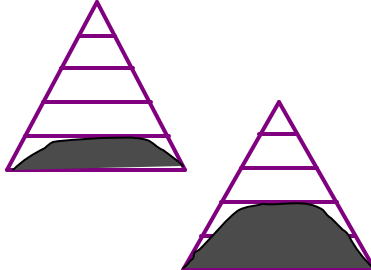
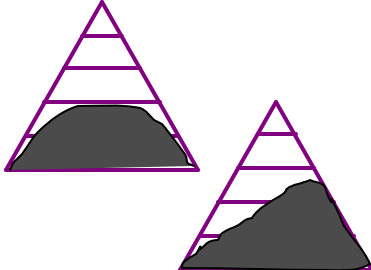
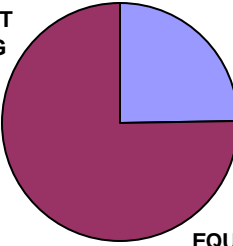
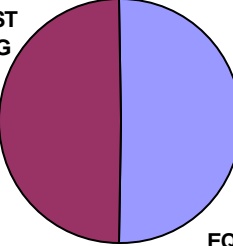
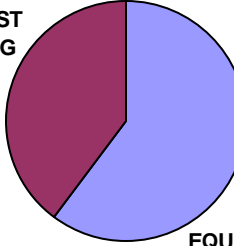


# Financial Life Cycle

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STAGE	EARLY CHILDHOOD	CHILDHOOD	TEENAGER	BUILDING THE FOUNDATION	EARLY ACCUMULATION	RAPID ACCUMULATION
TRANSITION POINT						
	MONEY IS TO EAT	RECEIVES ALLOWANCE	EARN'S OWN MONEY	BECOMES SELF-SUPPORTING	NET WORTH MORE THAN ANNUAL INCOME	INVESTMENT EARNINGS EXCEED SAVINGS
NET WORTH				LESS THAN ANNUAL INCOME	1 – 3x ANNUAL INCOME	3 – 7x ANNUAL INCOME
PYRAMID DEVELOPMENT						
STRATEGY	CONCEPT: DON'T EAT MONEY	CONCEPTS: ACCUMULATION CONVERTABILITY RELATIVE VALUE	CONCEPTS: BUDGETING EARNED INCOME MONEY MAKES MONEY	FIVE FUNDAMENTALS OF FISCAL FITNESS – COMPLETE BOTTOM LEVEL OF PYRAMID	DIVERSIFY INTO STOCKS AND BONDS - BUILD SECOND LEVEL OF PYRAMID	FOCUS RISK AND OPTIMIZE TAX EFFICIENCY
ASSET ALLOCATION				75% INTEREST EARNING  25% EQUITIES	50% INTEREST EARNING  50% EQUITIES	40% INTEREST EARNING  60% EQUITIES
TYPICAL AGE	0 - 5	6 - 12	13 - 19	20 - 30	30 - 40	40 - 55