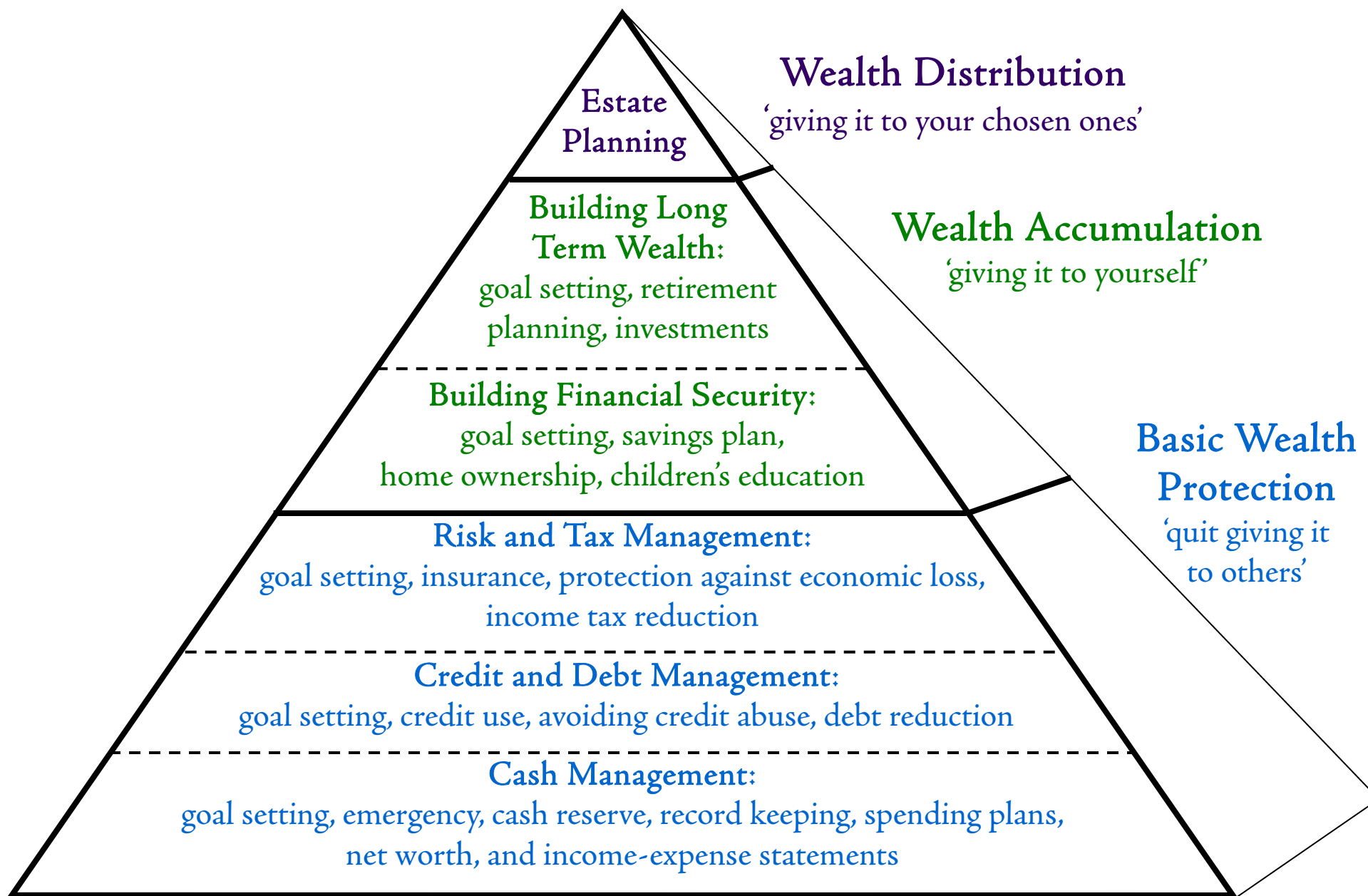


PERSONAL FINANCIAL MANAGEMENT PYRAMID



AN INDIVIDUAL'S FINANCIAL LIFE CYCLE

