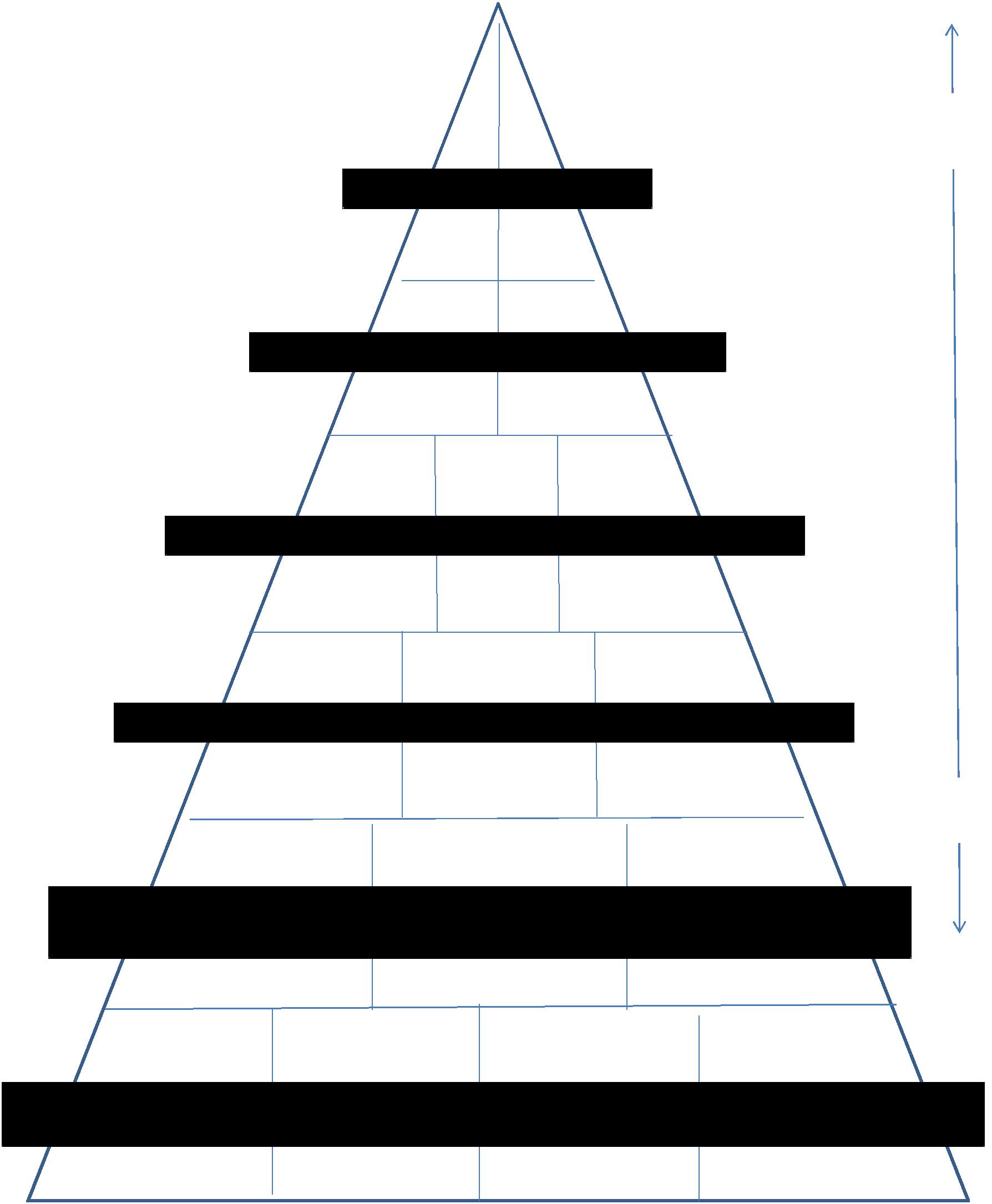
**Financial Planning Pyramid**



Insured Savings/Checking Accounts, U.S. Savings Bonds, Certificates of Deposit, and Treasury Issues

Money Market Account or Mutual Funds, High-Grade Municipal Bonds or Mutual Funds

Balanced Mutual Funds, High-Grade Preferred Stock, and High-Grade Convertible Bonds

Blue-Chip Common Stock, Real Estate, and Growth Mutual Funds

Collectibles and Speculative Stock/Bonds/Mutual Funds

Commodities and Penny Stock

Lowest Risk/Lowest Earnings

Highest Risk/Highest Earnings