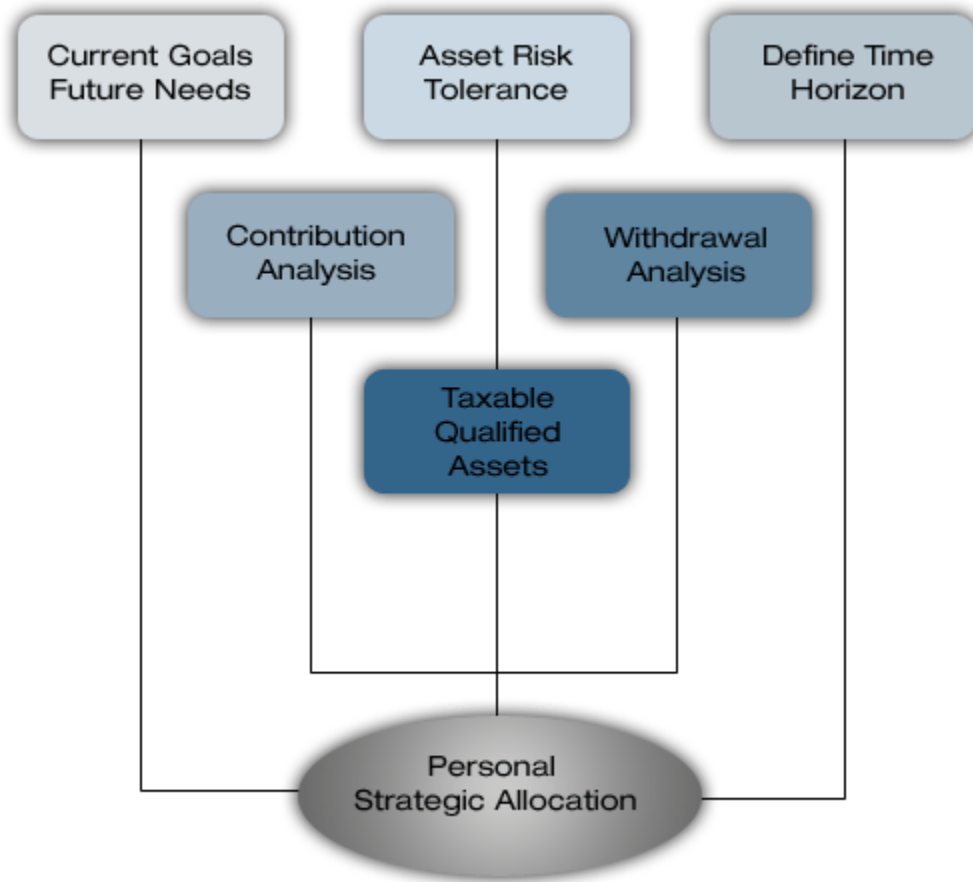


Seven Factors to Your Personal Strategic Investment Allocation



We focus on your personal strategic investment allocation along seven factors: current goals, future needs, risk tolerance, time horizon, contribution ability, withdrawal analysis, and taxable and non-taxable assets. It is important to keep these in the proper balance and to adjust to changing conditions as necessary.