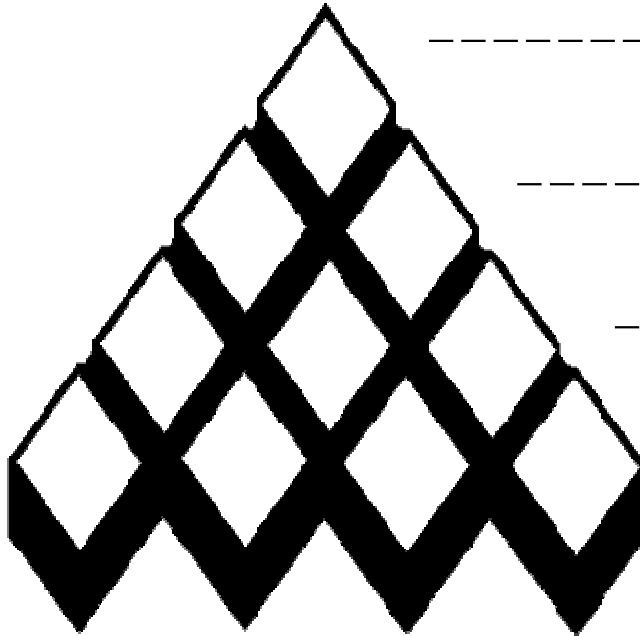


# The Investment Pyramid

HOW TO STRUCTURE YOUR PORTFOLIO



## **Level 1 - Cash Reserves & Insurances (investments include)**

- ◇ Checking Accounts
- ◇ Savings Accounts
- ◇ Money Market Accts
- ◇ Credit Union Cash Accts
- ◇ Life & DI Insurance
- ◇ Health Insurance
- ◇ Property/Casualty Ins
- ◇ Long-Term Care Ins

## **Level 2 - Fixed Income Investments (investments include)**

- ◇ CD's
- ◇ Ginnie Maes
- ◇ Muni Bonds
- ◇ Fixed Annuities
- ◇ Diversified Income Fund
- ◇ Govt. Bonds & T-Bills

## **Level 3 - Conservative Growth (investments include)**

- ◇ Stock Mutual Funds
- ◇ Blue Chip Stocks
- ◇ Indexed Annuities
- ◇ Variable Annuity
- ◇ Tax-Credit Program

## **Level 4 - Speculative Growth (investments include)**

- ◇ High Risk Investments
- ◇ Real Estate
- ◇ Precious Metals

*Illustration is intended for informational purposes only and should not be construed as a recommendation. Investment decisions should be based on an individual's goals, time, horizon and tolerance for risk.*

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