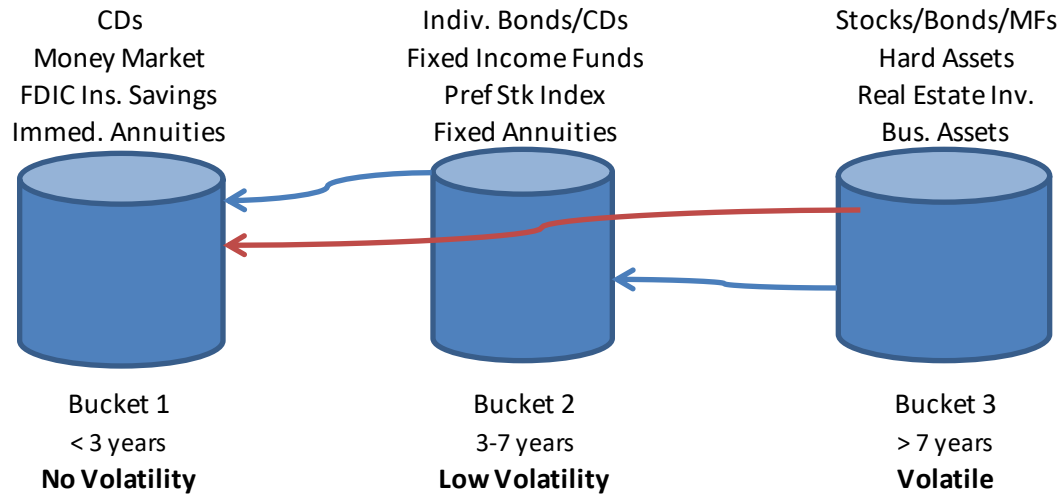


3 Buckets of Money Concept

An Example Guide

Percentage Ratio of Equities (stocks) to Fixed Income & Cash

			Typical Retiree	Pre-Retiree			
	Time Frame	Very Conserv.	Conservative	Moderate	Mod. Aggressive	Aggressive	Very Aggressive
Bucket 1	< 3 years	0/100	0/100	0/100	0/100	0/100	0/100
Bucket 2	3-7 years	15/85	20/80	25/75	30/70	50/50	60/40
Bucket 3	> 7 years	50/50	60/40	70/30	80/20	90/10	100/0
Buckets 2/3	Focus>>>>	35/65	50/50	60/40	75/25	85/15	90/10
Overall		25/75	40/60	50/50	70/30	80/20	85/15



Goal: Never having to sell in a down market