

“Keeping It Simple” Money Management



Spend

- Groceries
- Mortgage/Rent
- Gasoline
- Medications
- Insurance
- etc.

Up To \$1,000

- Money Market Account
- Checking Account
- 0% - 1%

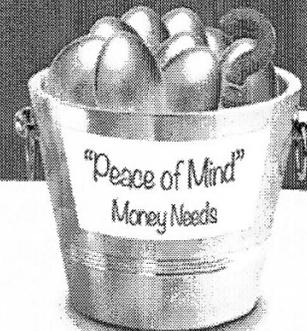


Spend

- Vacations
- Home Repairs
- Deductibles
- Holidays
- Medical
- Car Repairs/Maintenance
- etc.

\$3,000 - \$5,000

- Savings Account - Six Months of Income
- 1 - 2%



Save and Protect

- Money You Can't Afford To Lose
- Must Last Until Death
- Must Be 100% Safe
- Protect From Market Ups and Downs
- Preserve For Spouse/Family

50% - 80%?

- Reasonable Expectation
- 3% - 10%



Accumulation Quest

- Money You Can Afford To Lose
- Doesn't Matter if You Lose it, You Can Handle It
- Won't Hurt Your Lifestyle if You Lose Money
- Potential For Higher Gains...Bigger loses

10% - 30% - 50% + ?

- Minus-Plus?
- Managed Money



What is Your Stock Market Pain Tolerance?