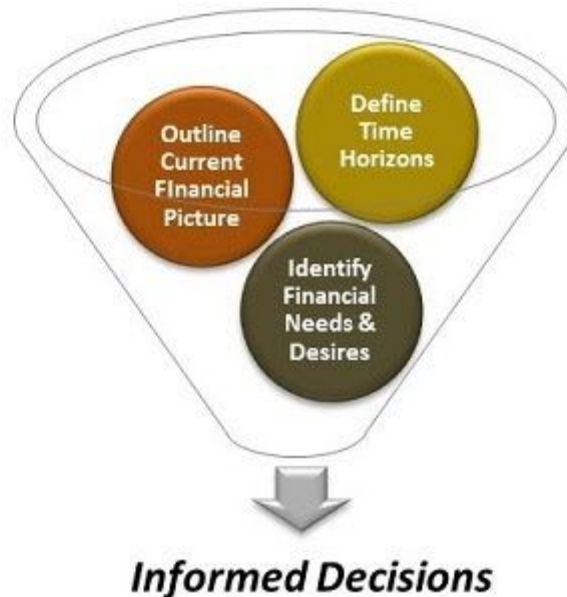


FINANCIAL PLANNING

Financial planning can be described as a method used to help you meet your long-term objectives by analyzing your current financial status and setting a program to achieve your financial goals. It's best looked upon as an ongoing process, flexible enough to adapt to changes in your personal life and/or the marketplace, rather than a one-time event.

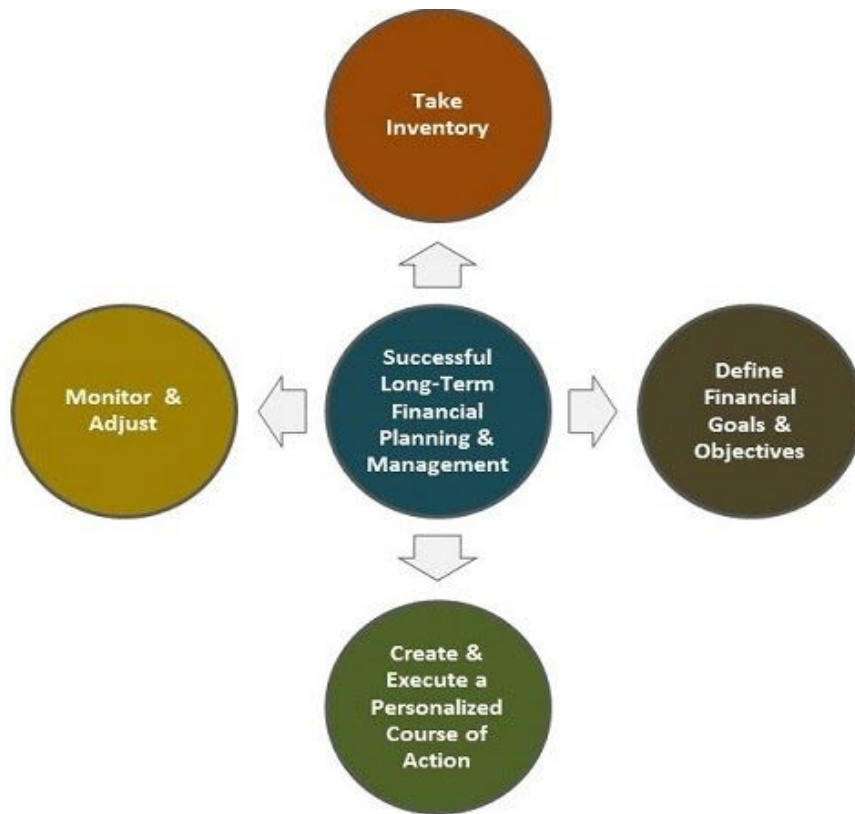


We believe that to best achieve consistent, sustainable progress toward your financial goals, one should:

- Take inventory of all items regarding your personal finances. Consider this exercise the financial equivalent of a comprehensive physical exam - with all the same benefits.
- Clearly state your financial goals and objectives regarding items such as: Planning a Successful Retirement; Minimizing Taxes; 401(k) and IRA Rollovers; Funding College Educations; Creating Lasting Investment Income; Leaving Financial Resources to Heirs.
- Define time horizons. Attach realistic time horizons for your goals to become realities.

With a solid understanding of your current financial position, and well defined goals and time horizons in place, you now have a solid foundation upon which you can make informed decisions about your financial future.

Effective personal financial planning can be accomplished by adhering to a simple 4 step process:



Remember, Financial Planning is best looked upon as an ongoing concern, rather than a one-time event.