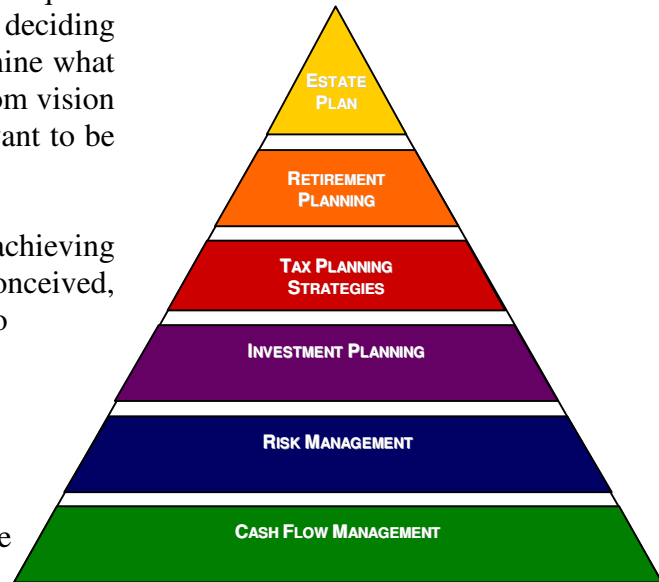


Dear Friends:

Financial planning need not be mysterious. What it requires is taking a careful look at your individual goals and deciding how you intend to achieve them. Once you determine what you want, you can make plans to help you move from vision to reality, from where you are now to where you want to be in the future.

With planning, you have a much better chance of achieving your goals than if you fail to plan. A well-conceived, properly-implemented financial plan can help you to

- Reduce taxes
- Plan for retirement
- Decide how to invest
- Assess your insurance needs
- Custom-design strategies to help you achieve *your* unique or special goals . . . buying a home or condo, retiring early, financing your child's education, and more.



Using the **PLANVISER**[®] *Seven Stage System*[™], we at **PLANVISER**[®] *Financial* can help you develop a written financial plan that's right for your life, assist you in building financial freedom, and equip you to protect perhaps your most valuable asset—financial well-being.

There are six vital areas addressed in a properly designed financial plan. We've depicted those areas in the form of a pyramid to show how one area builds upon another. Many people start at the foundation of the *Financial Planning Pyramid* and work their way up. You might choose to start with the area most important to you right now. But, since action in one area affects all the others, a personal financial plan must address all six areas.

Over the next several months we'll be sending you letters addressing each of the six areas of financial planning. Perhaps you'll identify one or more areas needing attention in your financial program. If so, we would like to serve as your guide to help you analyze your individual situation and recommend ways to help you achieve your goals.

Watch for our next letter in this series addressing the area of *Cash Flow Management*. And, please accept our continued best wishes!

Sincerely,

Your Friends at **PLANVISER**[®] *Financial*