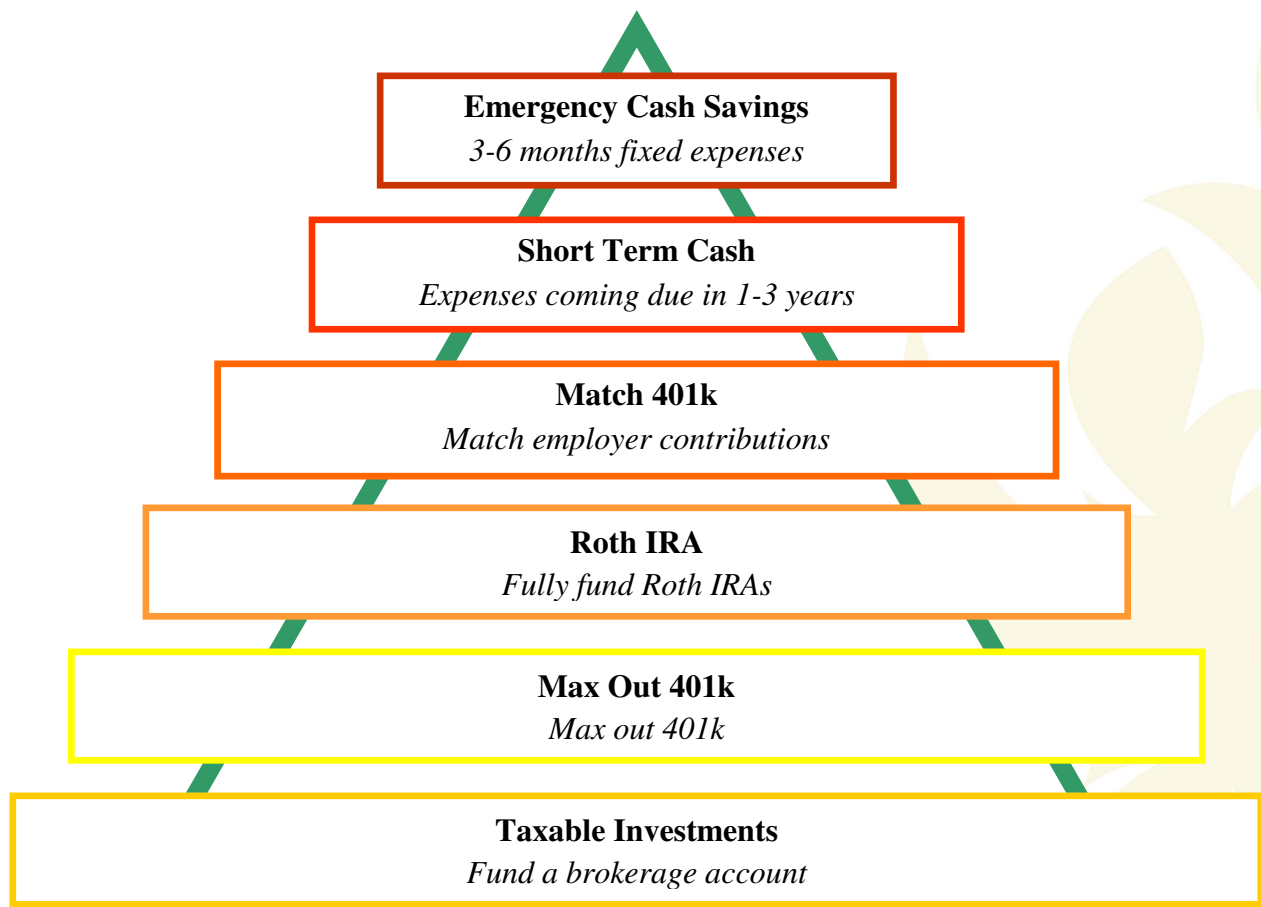


HIERARCHY OF INVESTMENT SAVINGS



Level 1: Emergency cash savings should be held in a money market account or other very liquid investments and be sufficient to cover 3 to 6 months of fixed expenses.

Level 2: In addition to emergency cash savings, cash should be available for future short term expenses such as down payments on a home or car purchases.

Level 3: Contribute what your employer is willing to match for free to your 401k.

Level 4: If possible, Roth IRAs should be fully funded.

Level 5: After funding Roth IRAs, go back and max out your 401k if possible.

Level 6: Save remainder of funds in taxable investments in a brokerage account.