The Investment Pyramid

HOW TO STRUCTURE YOUR PORTFOLIO

Level 1 - Cash Reserves & Insurances (investments include)
- Checking Accounts
- Savings Accounts
- Money Market Accts
- Credit Union Cash Accts
- Life & DI Insurance
- Health Insurance
- Property/Casualty Ins
- Long-Term Care Ins

Level 2 - Fixed Income Investments (investments include)
- CD’s
- Ginnie Maes
- Muni Bonds
- Fixed Annuities
- Diversified Income Fund
- Govt. Bonds & T-Bills

Level 3 - Conservative Growth (investments include)
- Stock Mutual Funds
- Blue Chip Stocks
- Indexed Annuities
- Variable Annuity
- Tax-Credit Program

Level 4 - Speculative Growth (investments include)
- High Risk Investments
- Real Estate
- Precious Metals

Illustration is intended for informational purposes only and should not be construed as a recommendation. Investment decisions should be based on an individual’s goals, time, horizon and tolerance for risk.