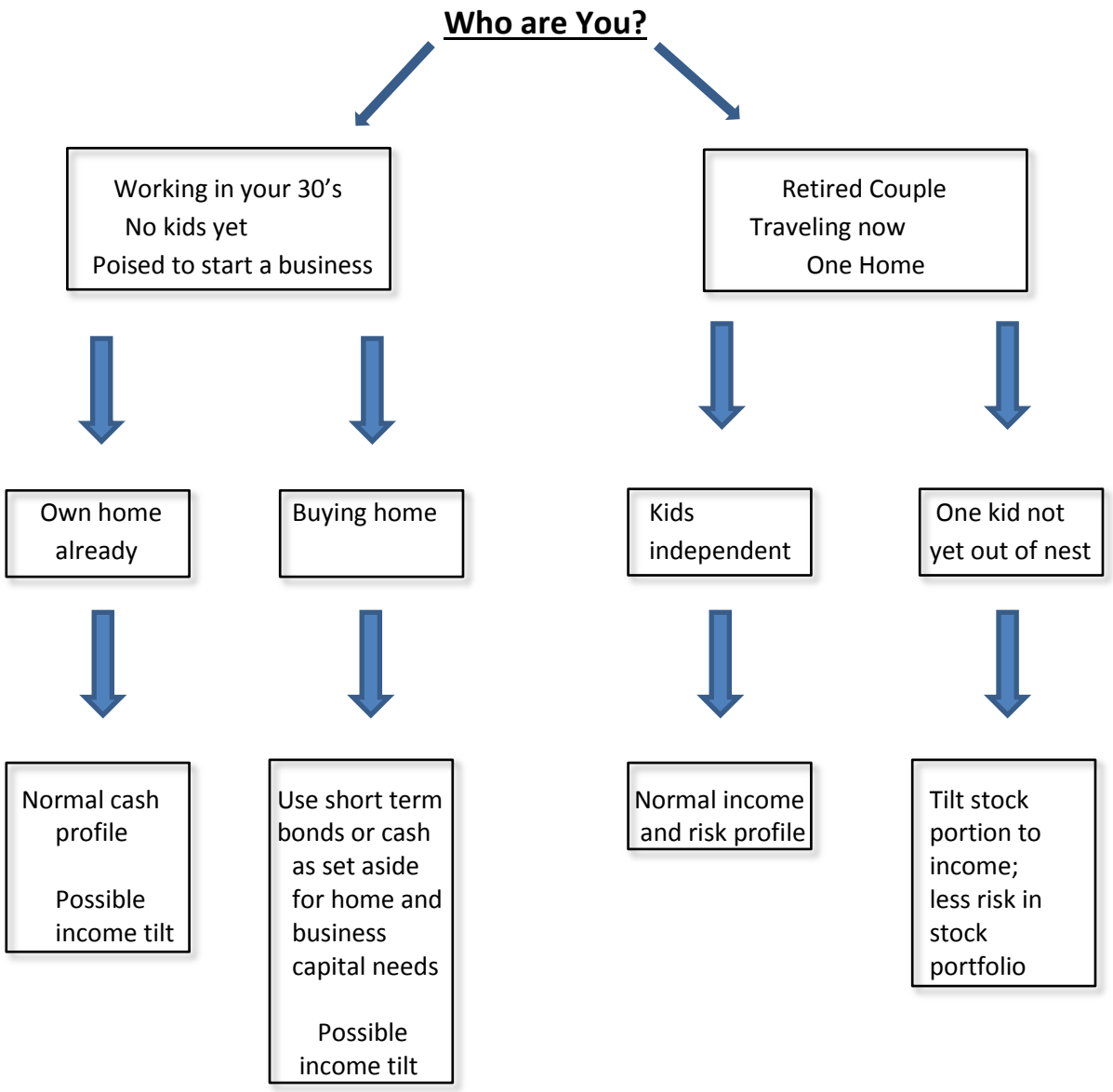
Who are You?
Working in your 30's
No kids yet
Poised to start a business
Retired Couple
Traveling now
One Home
Own home already
Buying home
Kids independent
One kid not yet out of nest
Normal cash profile
Possible income tilt
Use short term bonds or cash as set aside for home and business capital needs
Possible income tilt
Normal income and risk profile
Tilt stock portion to income; less risk in stock portfolio