FINANCIAL Lifeline

"Early Career": 20-35

Focused on initial financial development (starting a 401K, emergency fund, etc). Avoiding financial mistakes & savings has the greatest impact on this period.

"Extra Income": 30-45 Focused on preparing for

life events (marriage, children, home purchase). This is the first stage people begin to have excess income. Establishing investments & understanding tax implications has the greatest impact on this period.

"It's Go Time": 40-60

Focused on the realities of retirement & financial planning. This is when you begin to lose the benefits of "time" & begin getting serious about saving for retirement. Creating excess cash flow & specific planning goals has the greatest impact on this period.

"Final Prep": 55-70

The culmination of your financial life. This is when final preparations and steps are taken to insure the best achievable retirement is in your future. Implementing a financial framework & active portfolio risk management has the greatest impact on this period.

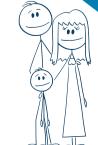
> FINAL PREP!













www.mcmanniswealth.com