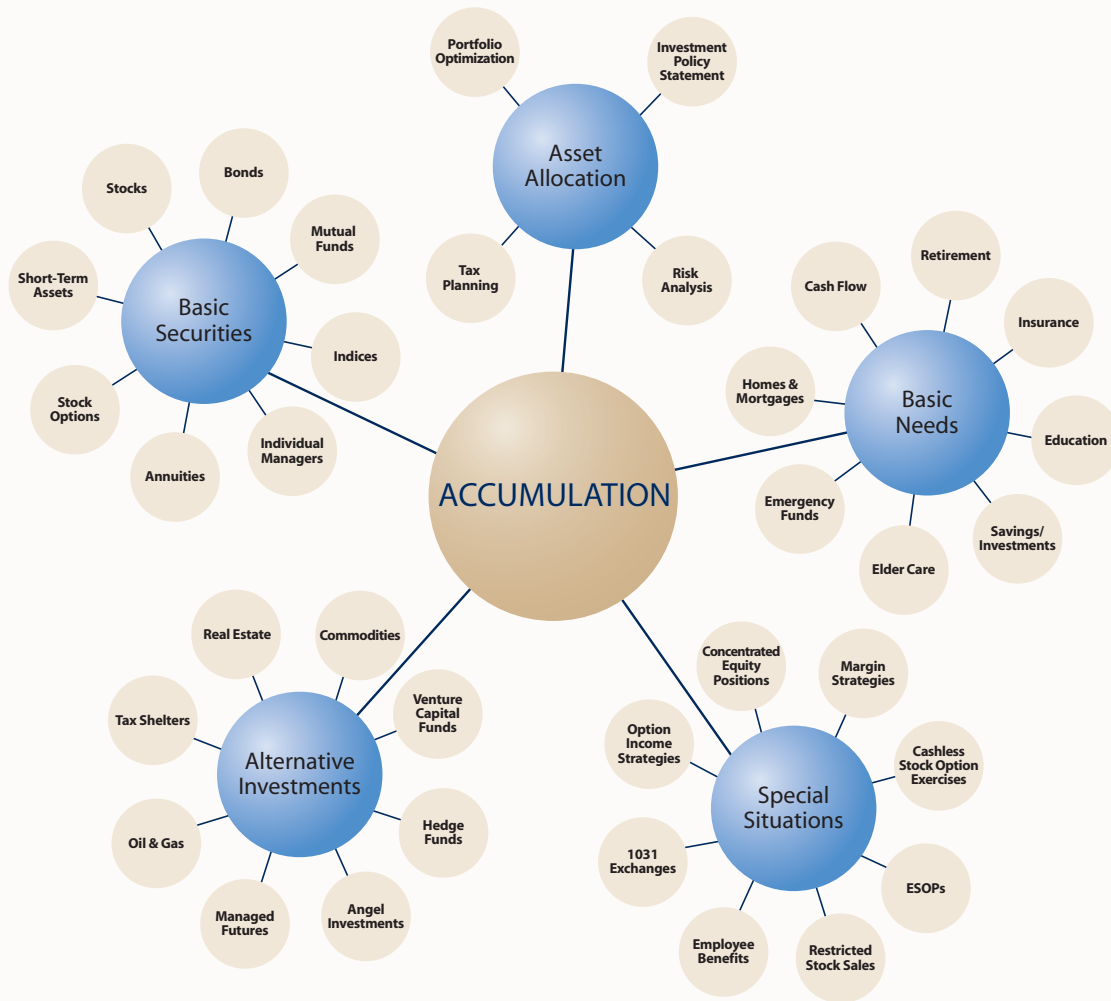


ACCUMULATION



FUNDAMENTAL TO THE WEALTH MANAGEMENT PROCESS IS THE CREATION OF AN INVESTMENT PORTFOLIO. CREATING YOUR PORTFOLIO IS MORE THAN A MEANS TO AMASSING WEALTH, HOWEVER; IT ALSO INVOLVES EARNING, MANAGING, AND CONSUMING MONEY. WHETHER YOU'RE INVESTING FOR RETIREMENT, COLLEGE, OR ANOTHER OBJECTIVE, YOU ARE FACED WITH THE TASK OF QUANTIFYING YOUR GOAL, DEVELOPING AN ASSET ALLOCATION STRATEGY, AND CHOOSING THE MOST APPROPRIATE INVESTMENT VEHICLES.