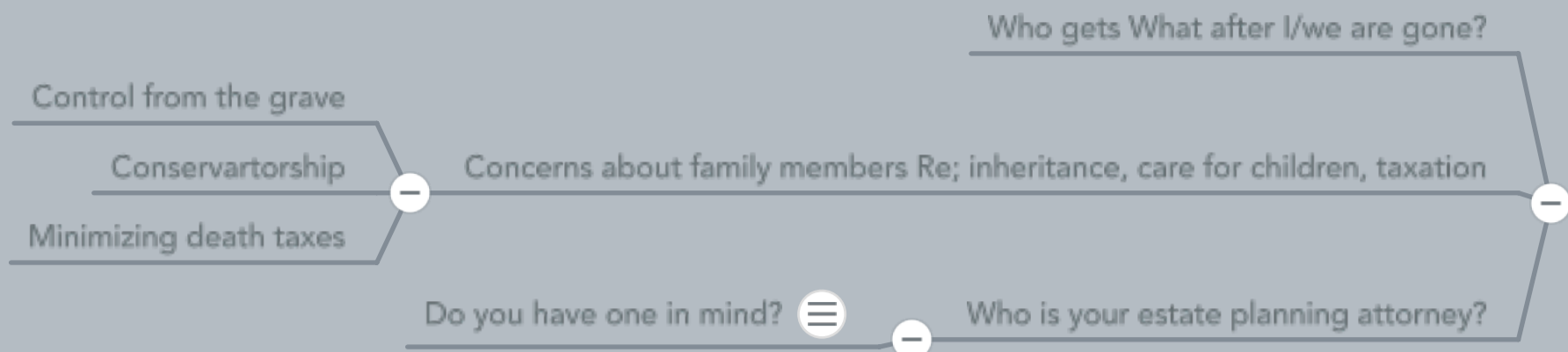


Personal Financial Considerations

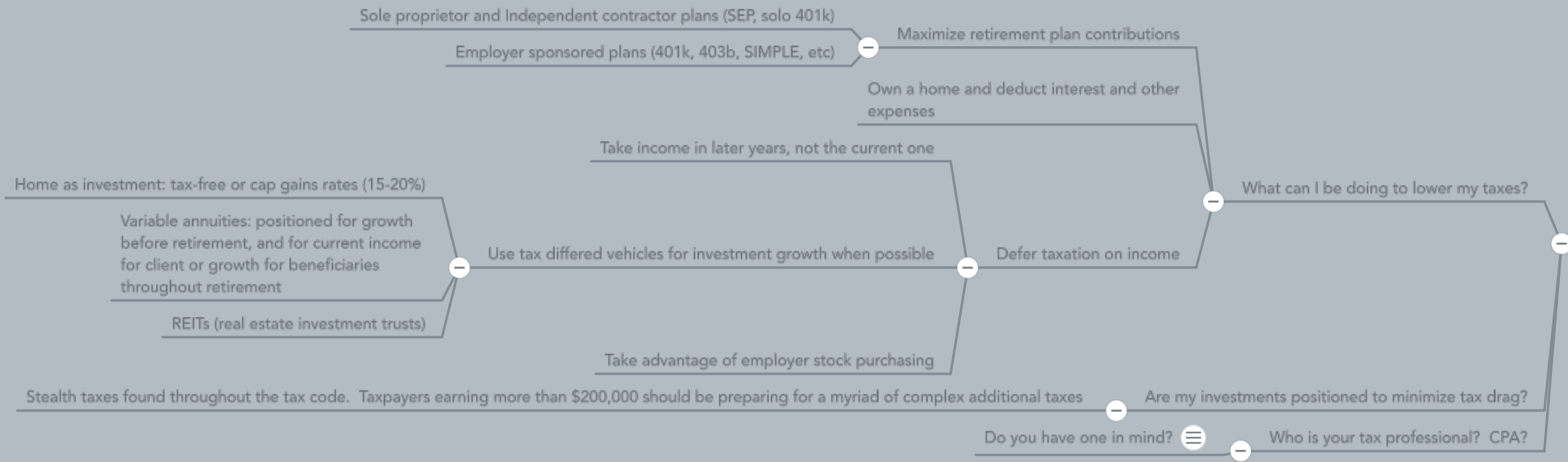
Estate Transfer



Retirement Income



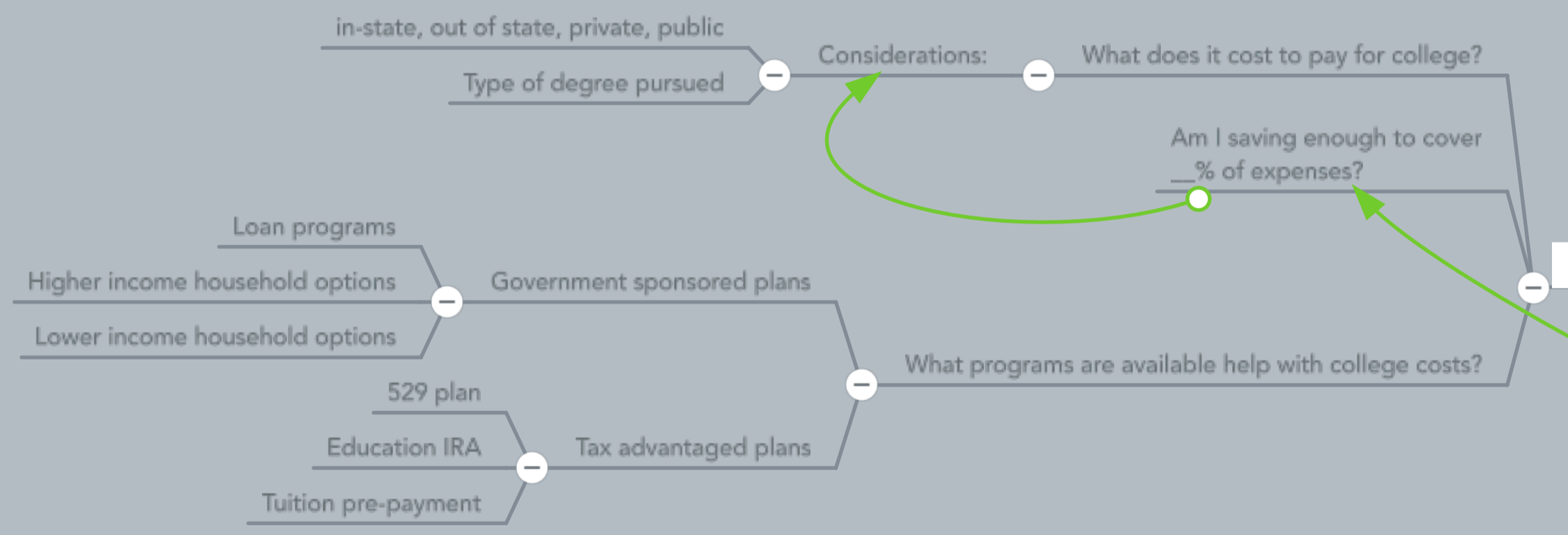
Income Tax



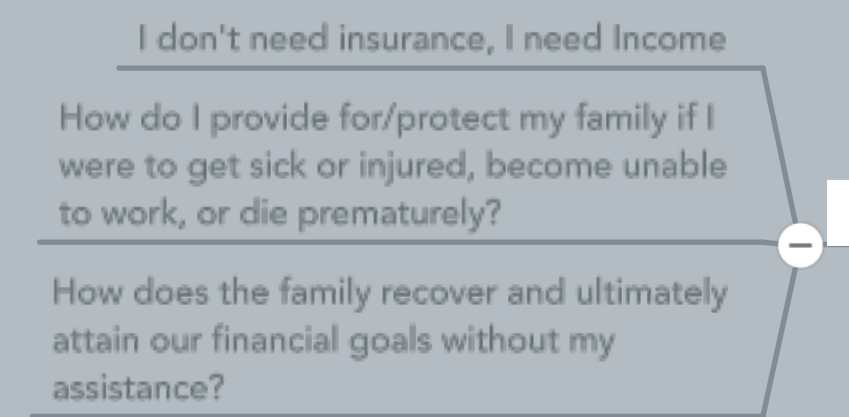
Investments & Asset Allocation



College planning



Insurance / Risk Mgmt



Budgeting / Cash Flow

