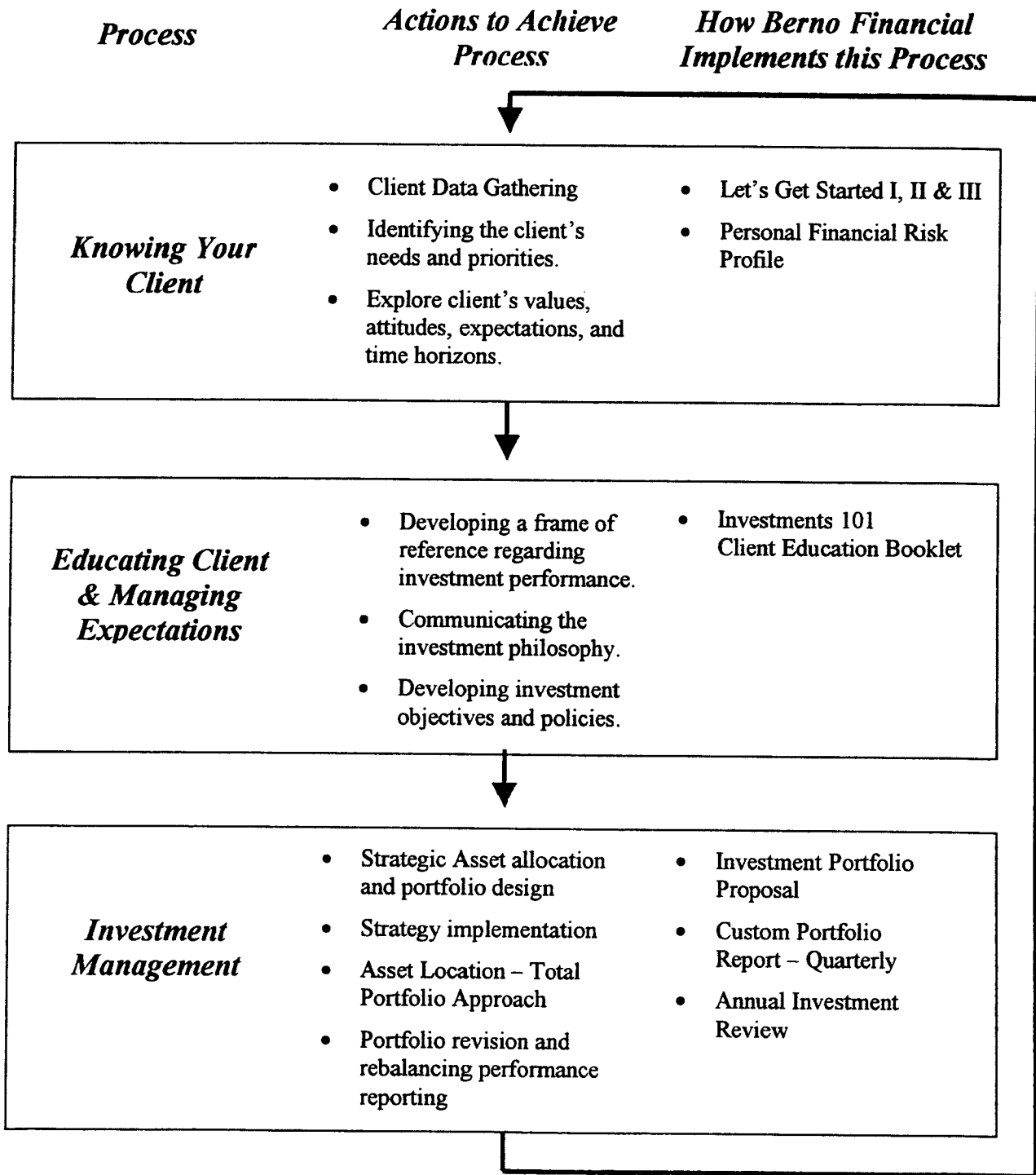


Investment Management Process



Adapted from: Asset Allocation: Balancing Financial Risk by Roger C. Gibson, Richard D. Irwin, Inc., 1990
CFP Board of Standards revised January 1, 2002.