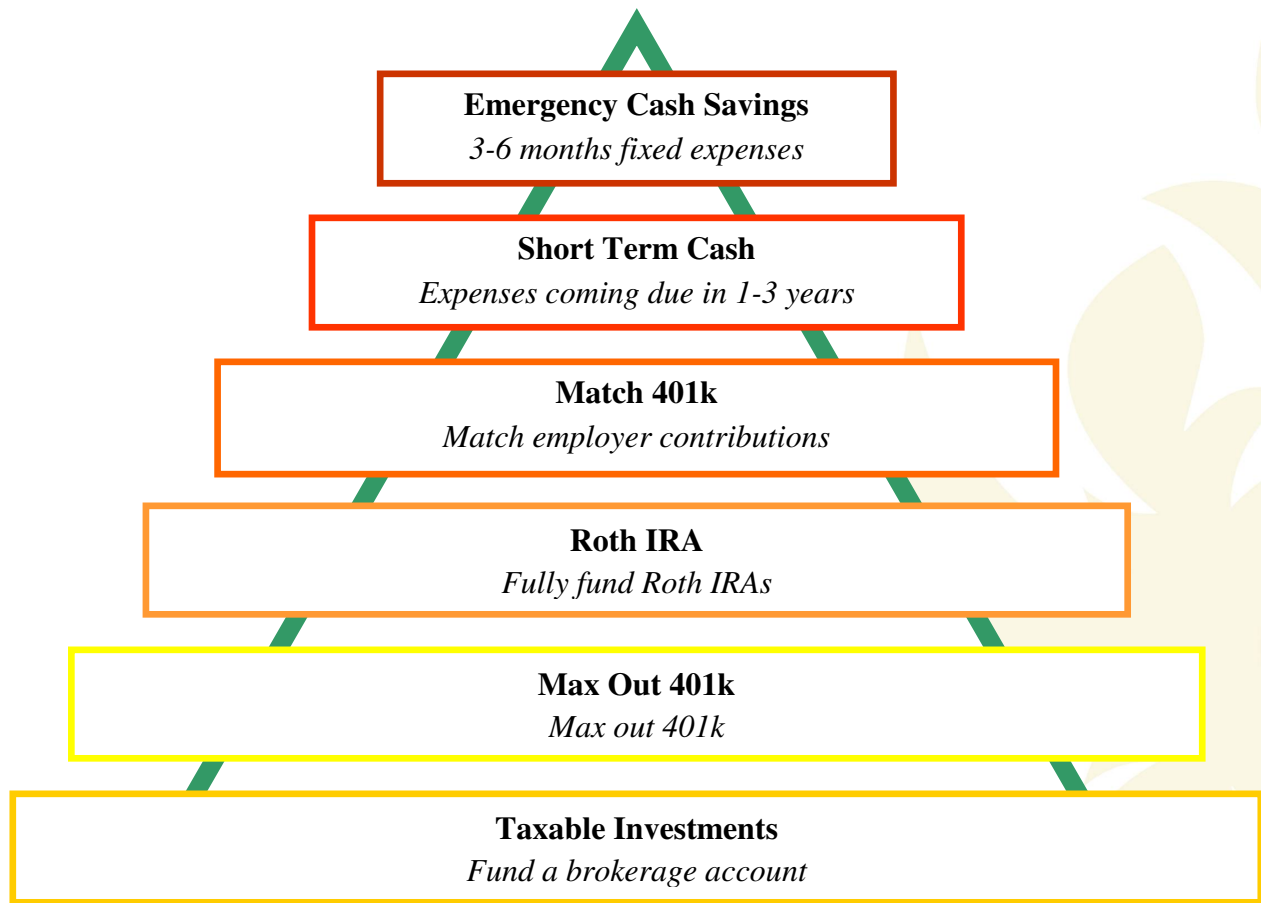


## HIERARCHY OF INVESTMENT SAVINGS



**Level 1:** Emergency cash savings should be held in a money market account or other very liquid investments and be sufficient to cover 3 to 6 months of fixed expenses.

**Level 2:** In addition to emergency cash savings, cash should be available for future short term expenses such as down payments on a home or car purchases.

**Level 3:** Contribute what your employer is willing to match for free to your 401k.

**Level 4:** If possible, Roth IRAs should be fully funded.

**Level 5:** After funding Roth IRAs, go back and max out your 401k if possible.

**Level 6:** Save remainder of funds in taxable investments in a brokerage account.