



**Level 1:**

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

**Level 2:**

In addition to emergency cash savings, cash should be available for future short-term expenses such as a down payment on a home or car purchase.

**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.

## HIERARCHY OF INVESTMENT SAVINGS

10 Glenlake Parkway NE, North Tower, Suite 1000, Atlanta, GA 30328 • 888.531.0018 • [www.yourwealth.com](http://www.yourwealth.com)



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