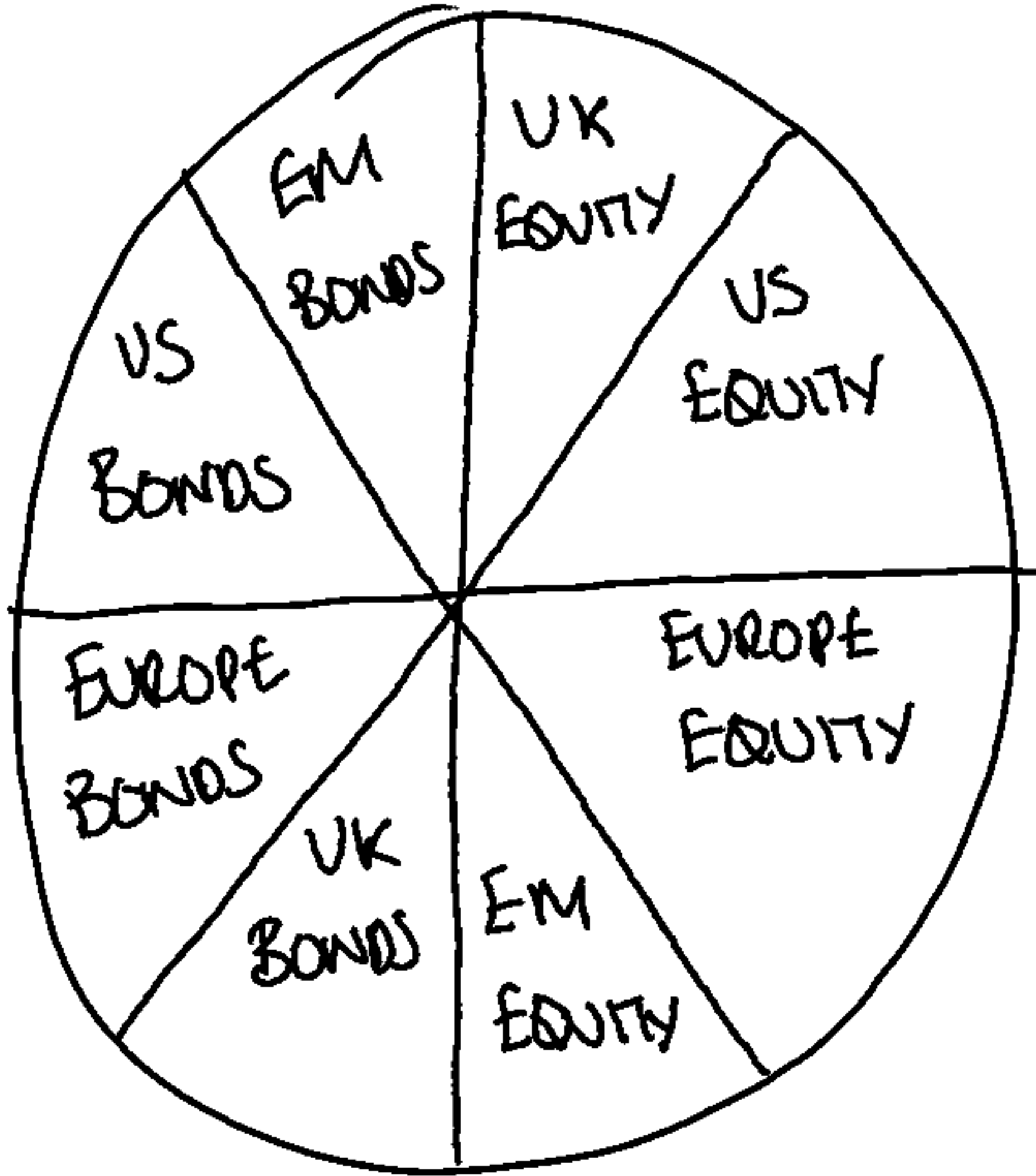
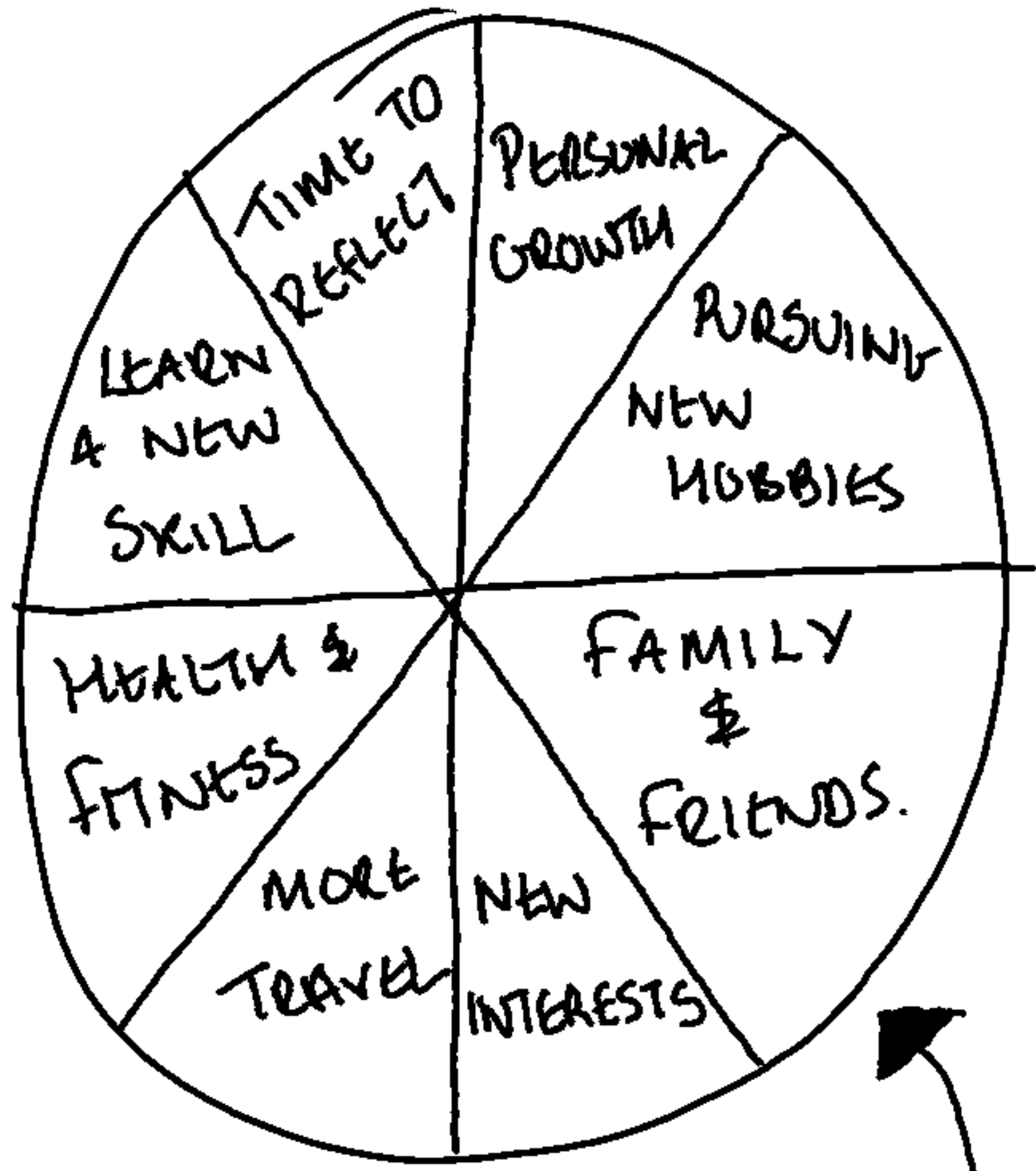


INVESTMENT PORTFOLIO DIVERSIFICATION



MOST RETIREES FOCUS
ON THIS...

LIFE PORTFOLIO DIVERSIFICATION.



... WHEN THEY SHOULD REALLY
FOCUS ON THIS!

- DAN HAYLETT