

# Which path will you choose?

1. Develop a net worth mentality  
*It's how much you KEEP that's important!*
2. Pay off credit card and high interest debt
3. Establish a 3-6 month emergency fund

**Start investing early,  
the magic is in the compounding!**

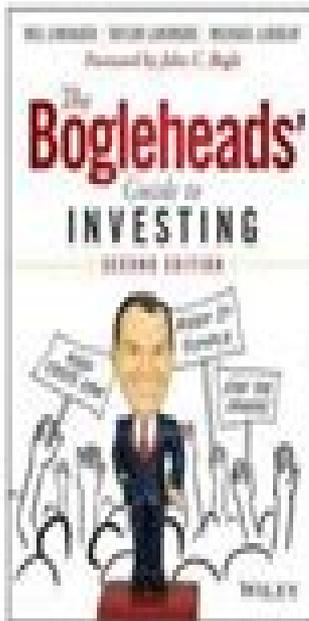
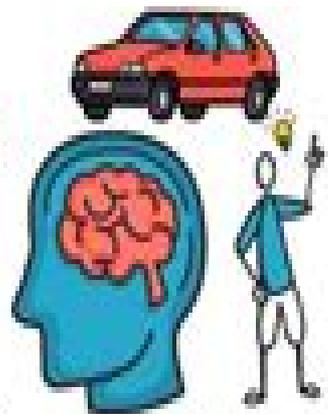
\$4k compounded at 8% annually

**25K** per year

30 years

THE NATIONAL LOTTERY

**Pay yourself first and start as early as possible!**



Low-Cost

Simple Tax Efficient

Early Investor:

- 50% Domestic Large Cap Stocks
- 25% Domestic Mid Cap / Small Cap Stocks
- 25% Intermediate Term Bonds



+7% - 5%

Track Progress & Rebalance Allocation Once per year

## Asset Allocation

- Stocks, Bonds etc.
- Well-Diversified Investor:
- 50% Domestic Large Cap Stocks
  - 25% Domestic Mid Cap / Small Cap Stocks
  - 10% International Stocks
  - 15% Real Estate Investment Trusts (REITs)
  - 25% Intermediate Term Bonds
  - 15% Inflation Protected Securities
- Early Retirement:
- 30% Domestic Large Cap Stocks
  - 10% International Stocks
  - 20% Intermediate Term Bonds
  - 30% Inflation Protected Securities

**KEEP INVESTING SIMPLE!**

Outperforms 80% of investors

Your ego will betray you!

**LOSS AVERSION**

There is no way to completely avoid risk in life

## HERD MENTALITY



**FEAR**

**TUNE OUT THE NOISE!**

Mastering your investments means mastering your emotions



**GREED**



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**Sabine Zange**



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