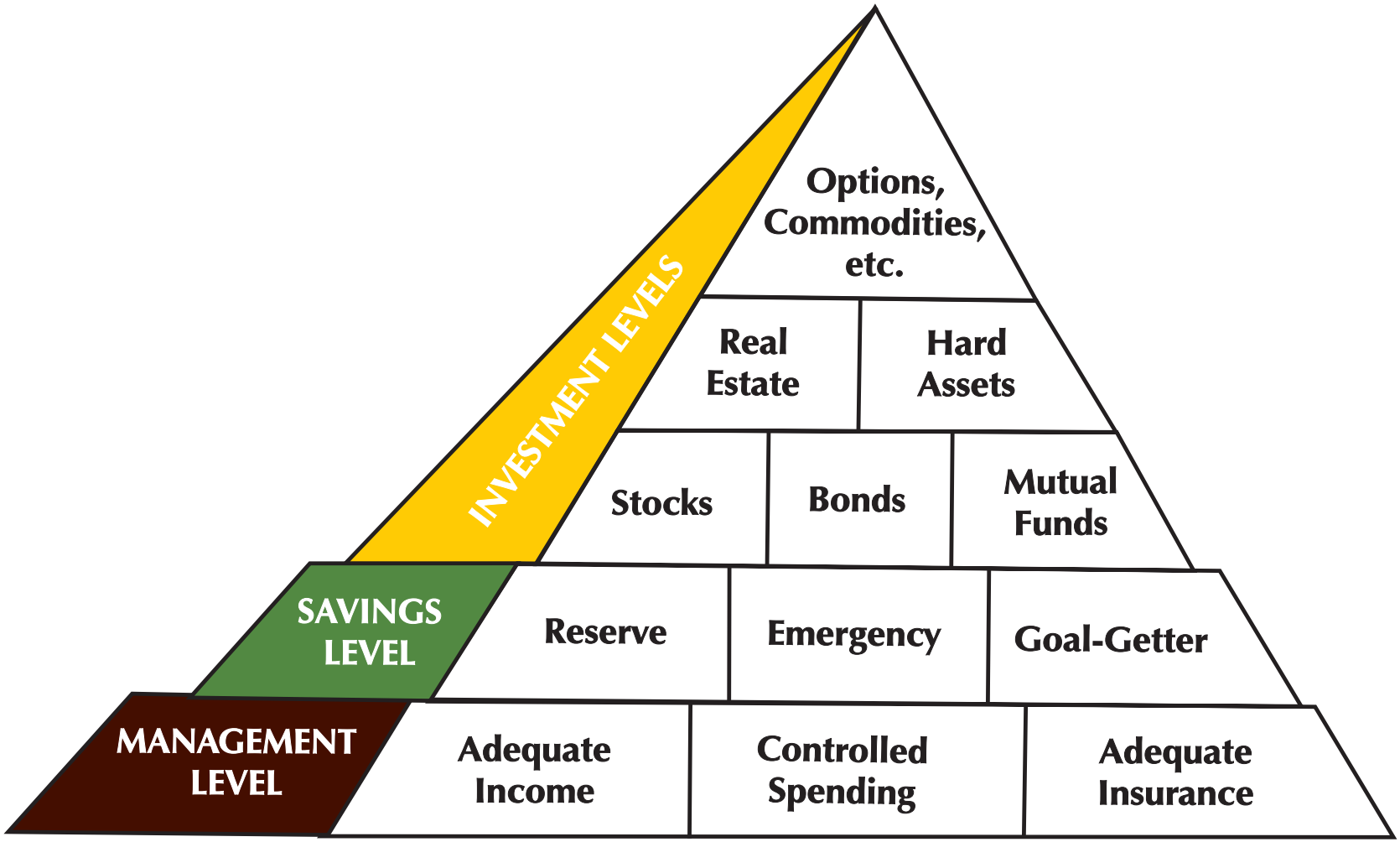# FINANCIAL PLANNING PYRAMID