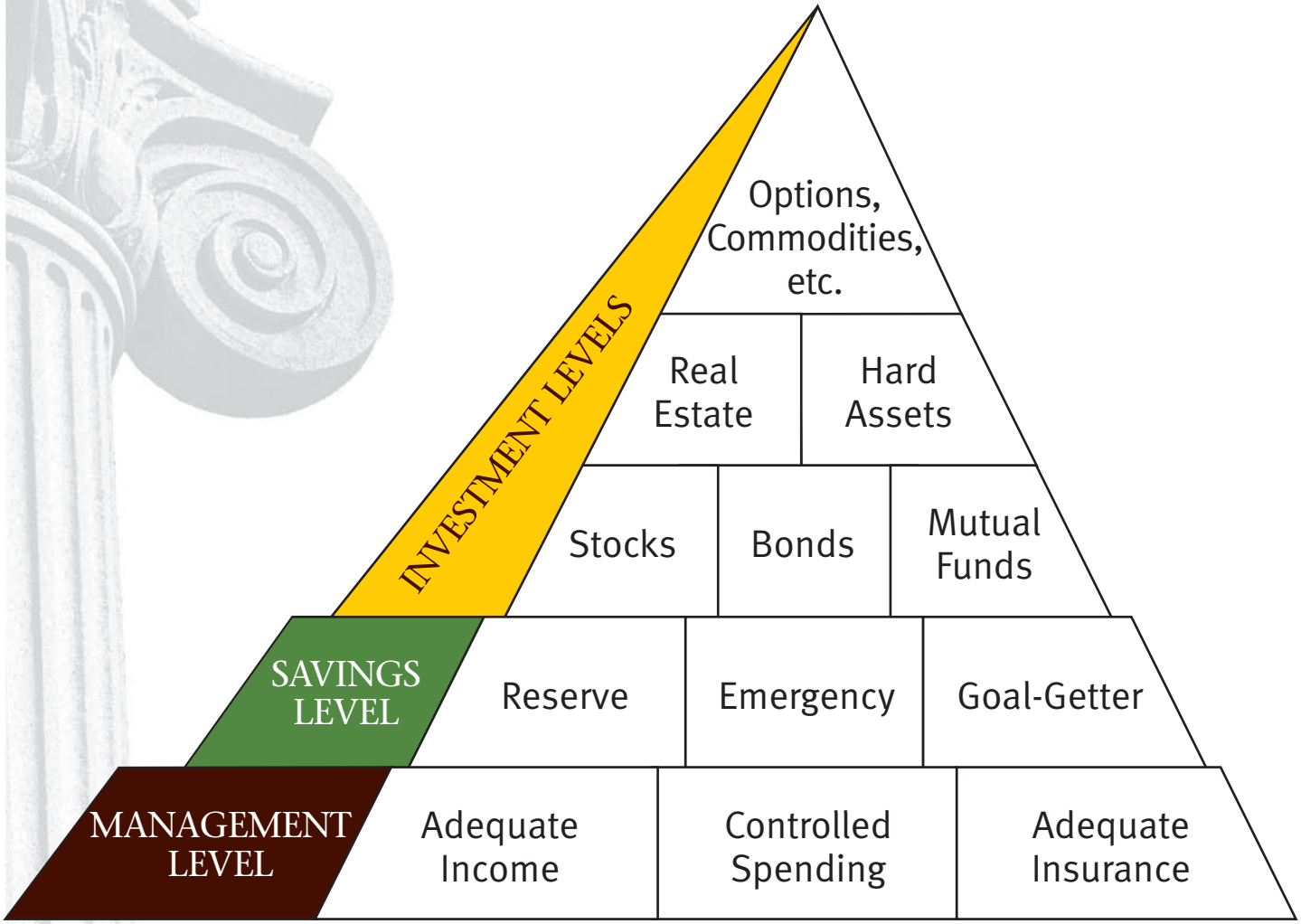Financial Planning Pyramid