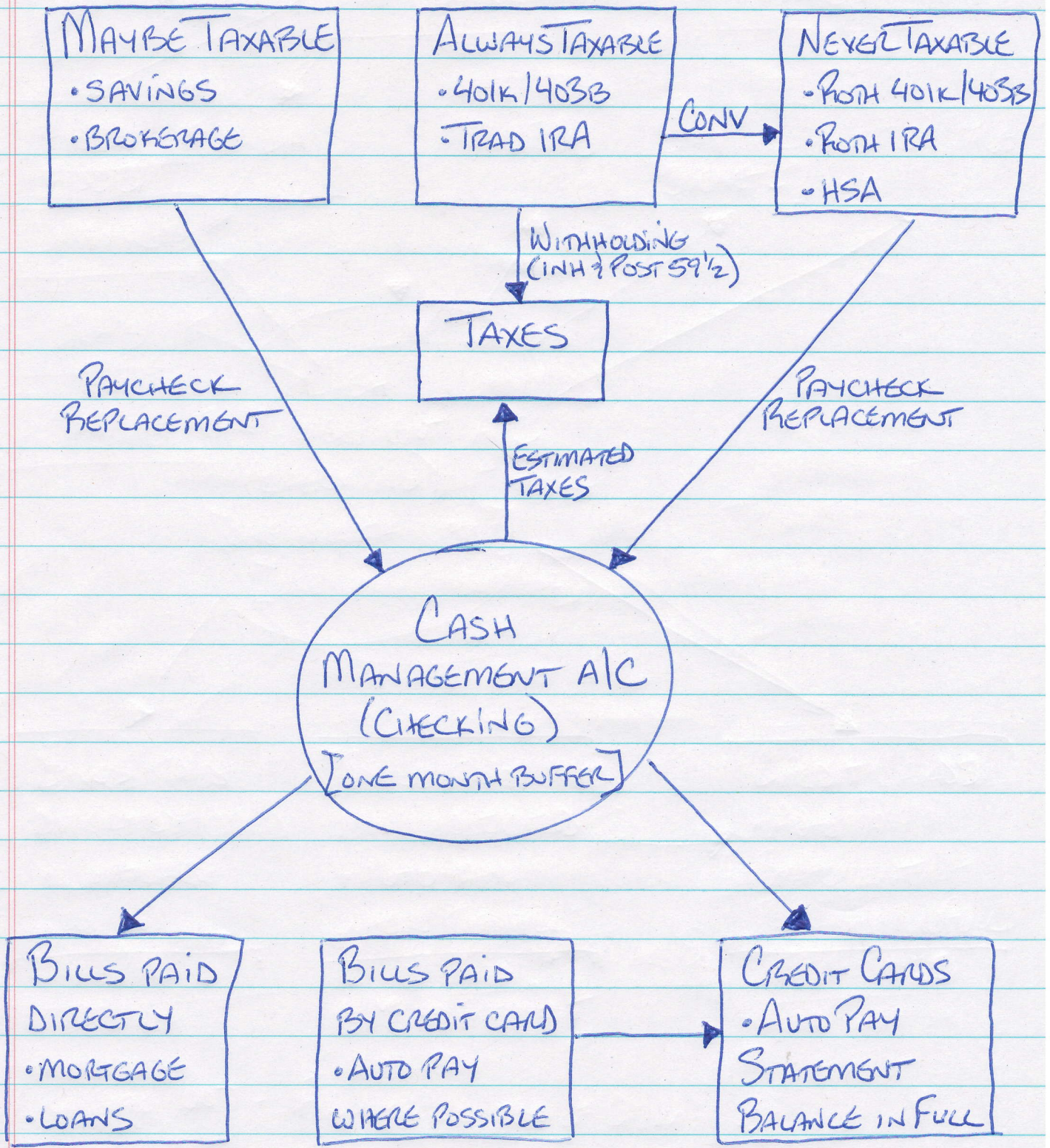
MAYBE TAXABLE
• SAVINGS
• BROKERAGE
ALWAYS TAXABLE
• 401K/403B
• TRAD IRA
CONV
NEVER TAXABLE
• ROTH 401K/403B
• ROTH IRA
• HSA
WITHHOLDING (INH & POST 59½)
TAXES
PAYCHECK REPLACEMENT
ESTIMATED TAXES
PAYCHECK REPLACEMENT
CASH MANAGEMENT A/C (CHECKING)
[ONE MONTH BUFFER]
BILLS PAID DIRECTLY
• MORTGAGE
• LOANS
BILLS PAID BY CREDIT CARD
• AUTO PAY WHERE POSSIBLE
CREDIT CARDS
• AUTO PAY STATEMENT BALANCE IN FULL