

**Financial Permaculture
Hohenwald, Tennessee
October 24, 2008**

Morning Session: What does a local investor want?

Who are we?

- We are a family of four – a couple and two young children
- We are moving to Hohenwald
- We have \$1 million in cash
- How should we invest our savings?

Concerns

- Home
- Income
- Expenses
- Liquidity
- Principal preservation
- Navigate future scenarios
- Grow for college and retirement
- Diversification

Let's Assume

- We will find employment sufficient to fund our annual expenses