

ARTHUR A. FLETCHER'S FOUR QUARTER LIFE MANAGEMENT SYSTEM

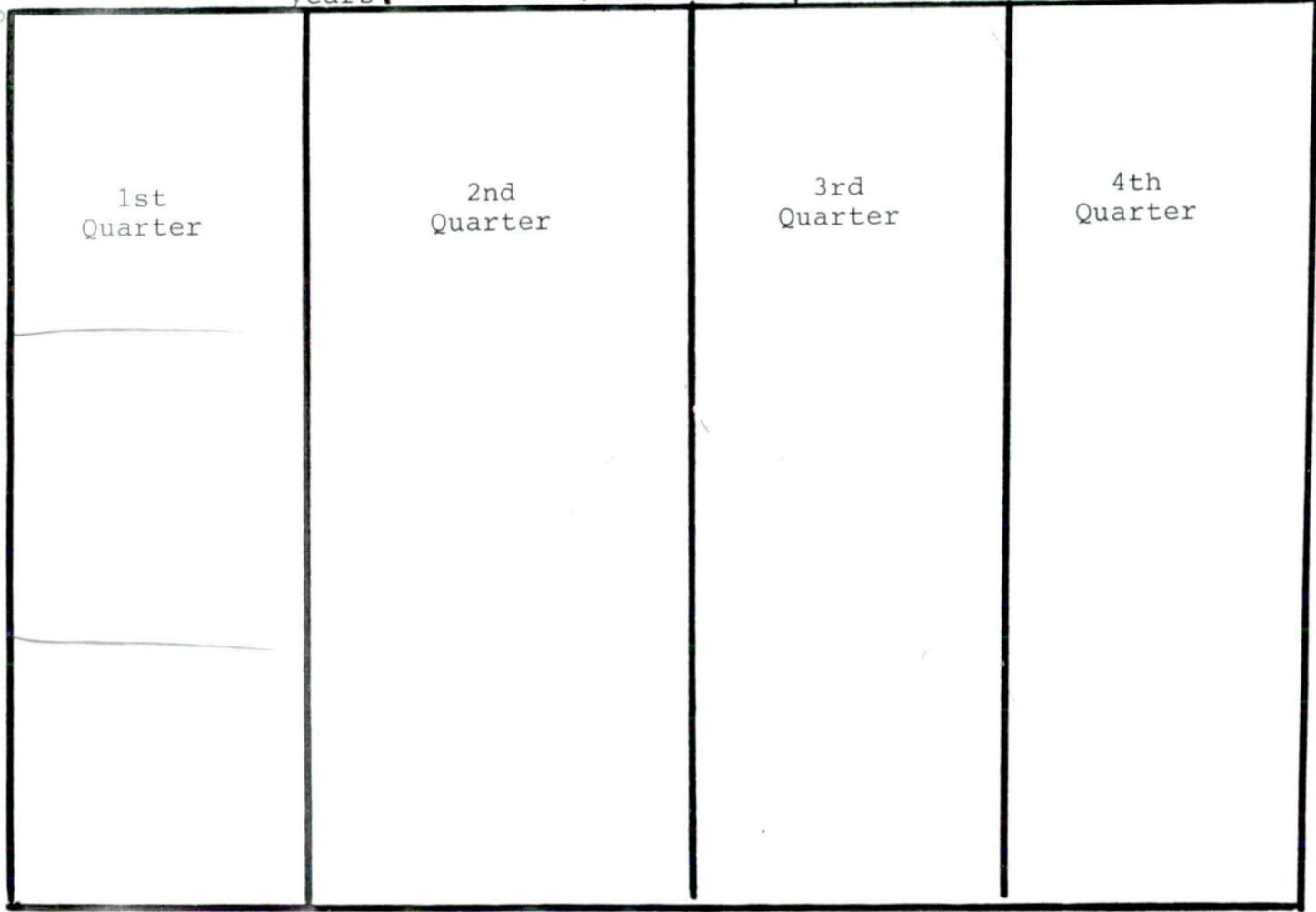
30-Year Sprint



Birth

18
years

72
years



1st
Quarter

2nd
Quarter

3rd
Quarter

4th
Quarter

$18+6=24$
years

36
years

Discretionary Time
Discretionary Money
Overcome Fear of Death