

See back cover for more information

Investment Fundamentals

Worksite Education



Should I invest?

Identify your goals

Assess your financial situation

Consider your current budget

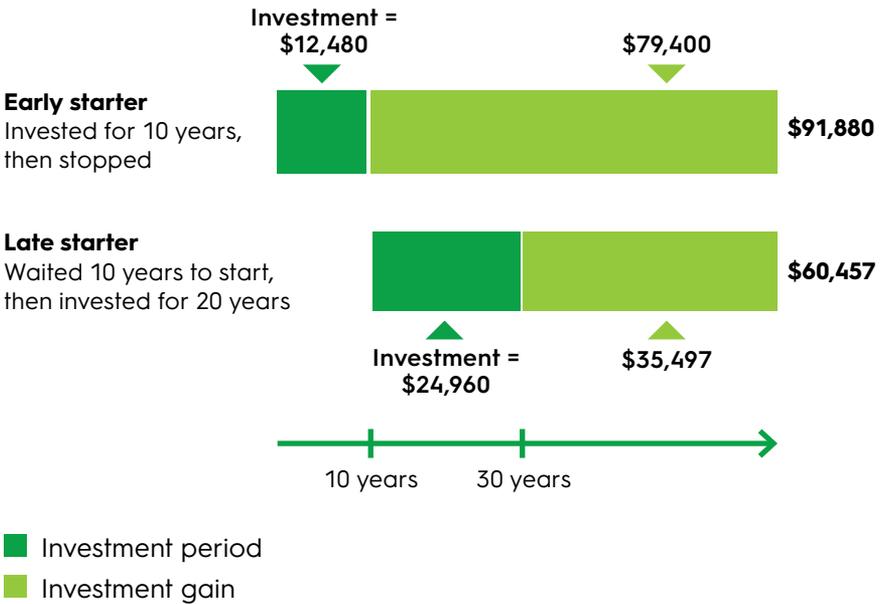
Know your high-interest debt balance

Analyze your emergency fund balance

Saving vs. investing

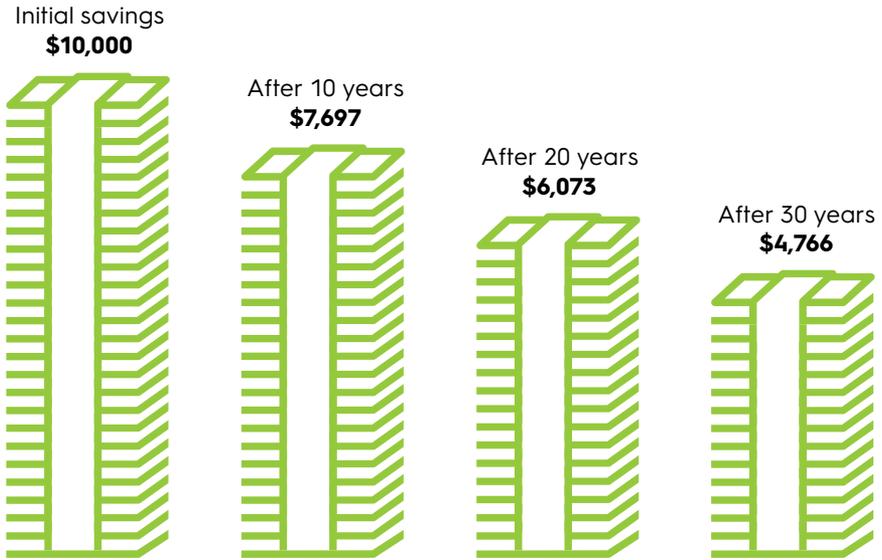


The effects of compounding



Assumes weekly contribution of \$24 and 8 percent annual return compounded quarterly. This chart is hypothetical and for illustrative purposes only. It is not indicative of any particular investment. Investments will fluctuate and when redeemed may be worth more or less than when originally invested.

Effect of inflation on savings over time



This is a hypothetical example for illustrative purposes only, using actual inflation over 10, 20 and 30 years prior to 2023 (starting in 1993, 2003, 2013). Source: Bureau Labor Statistics, CPI Inflation Calculator, calculations through January 2023. https://www.bls.gov/data/inflation_calculator.htm

Three big challenges to investing



Attempting to time the market



Failing to take a long-term perspective



Insufficiently diversifying your investments

Investments will fluctuate and when redeemed, may be worth more or less than originally invested. Diversification and asset allocation do not guarantee against loss. They are methods used to manage risk. Past performance is not indicative of future results.

Investor psychology

Loss aversion	Diversification
Expecting to find high returns with low risk	Seeking to reduce risk, but simply using different resources
Narrow framing	Anchoring
Making decisions without considering all implications	Relating to the familiar experiences, even when inappropriate
Mental accounting	Optimism
Taking undue risk in one area and avoiding rational risk in another	Belief that good things happen to me and bad things happen to others

Notes

Media response

Tendency to react to news without reasonable examination

Regret

Treating errors of commission more seriously than errors of omission

Herding

Copying the behavior of others even in the face of unfavorable outcomes

Who are you?

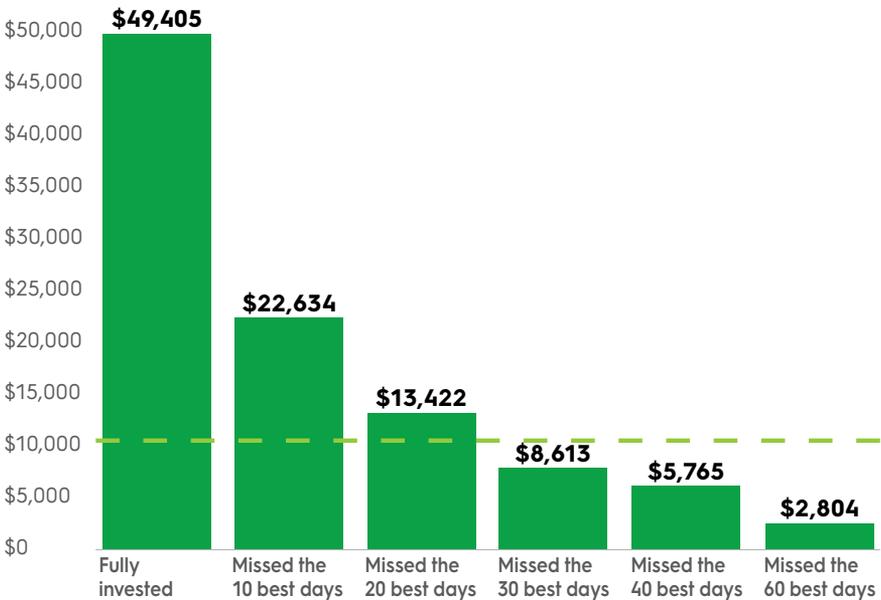
Choose an investor behavior that you identify with.

2022 DALBAR Quantitative Analysis of Investor Behavior. For period ending December 31, 2021.

Staying invested can help returns

\$10,000 invested in a hypothetical investment with performance similar to the S&P 500® Index

January 1, 2000-December 31, 2021

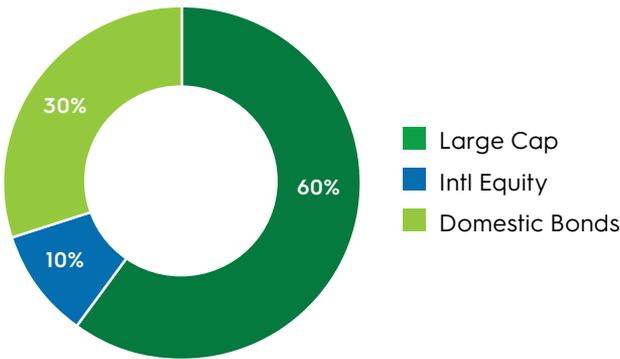


Each bar represents a hypothetical account balance based on past performance of the S&P 500® and varying investor behavior. The S&P 500® is an unmanaged, broad equity index. Large company stocks do not carry any guarantees. Investment in large company stocks will fluctuate and when redeemed may be worth more or less than originally contributed.

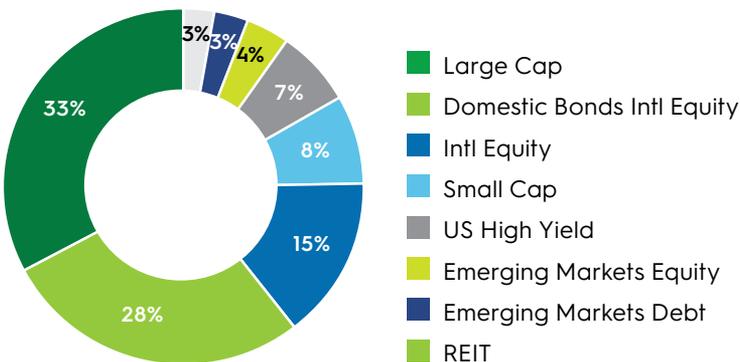
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Diversification at work

Traditional portfolio



More diversified portfolio



Neither asset allocation nor diversification guarantee against loss. They are methods used to manage risk.

Set your financial goals

Exercise:

Identify a financial goal you'd like to focus on in the next 12 months.

- Set at least one short-term goal and one long-term goal as part of your financial strategy.
- Make your goals specific, challenging and realistic.

Specific

Challenging

Realistic

What:

How:

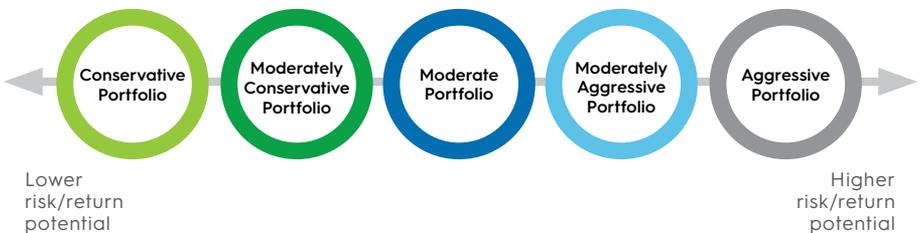
When:

Goal:

Know your risk tolerance

When choosing to invest, it's important to understand how much risk you're comfortable with. Here are some questions to consider:

1. What are your investment goals? (i.e. retirement income in 10 years, college funding in 5 years)
2. What is your time horizon (amount of time your money will stay invested)?
3. Are you comfortable with short-term losses within your investment portfolio?
4. Do you have a savings account for emergency use?



Notes:

Adjust your investment mix as you age

As you get older, you have less time to recover from the impact of market fluctuation. Consider your age, investment goals and time horizon when adjusting your investment mix.



This is a general investment philosophy. Your individual circumstance may warrant a different approach. Consult a financial professional for questions on your own personal circumstances.

Take action now

Take action to work toward investing for your future

Create a household budget

Set your financial investment goals

Determine your risk tolerance

Take advantage of your employer's retirement plan

Meet with a financial professional

Notes:

Financial professionals associated with Advisor Connection can be available for meetings regarding your personal situation upon your request and must take place offsite. These meetings are separate from employer sponsored plans and employee benefits and are at the direction of the employees. The engagement with a financial professional is solely between the individual and the financial professional.

Investments will fluctuate and when redeemed may be worth more or less than when originally invested.

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Investments in fixed income securities are subject to the creditworthiness of their issuers and interest rate risk. As such, the net asset value of bond and real estate funds will fall as interest rates rise.

Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.

High yield, lower-rated (junk) bonds generally have greater price swings and higher default risks. Debt obligations are affected by changes in interest rates and the creditworthiness of their issuers.

Investment risks associated with real estate investing, in addition to other risks, include rental income fluctuation, depreciation, property tax value changes, and differences in real estate market values. Investment risks associated with international investing, in addition to other risks, may include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

Investments in emerging markets involve heightened risks due to their smaller size, decreased liquidity and exposure to political turmoil or rapid changes in economic conditions not normally experienced by more developed countries.

Index performance returns do not reflect any management fees, transaction costs or expenses. One cannot invest directly in an index. Past performance does not guarantee future results.

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