Financial Wellness 360®
Advisor Connection

Financial advisor and presenter:

<insert advisor name and designations >
<insert firm name>
<phone>
<email>

See back cover for more information

Investment Fundamentals

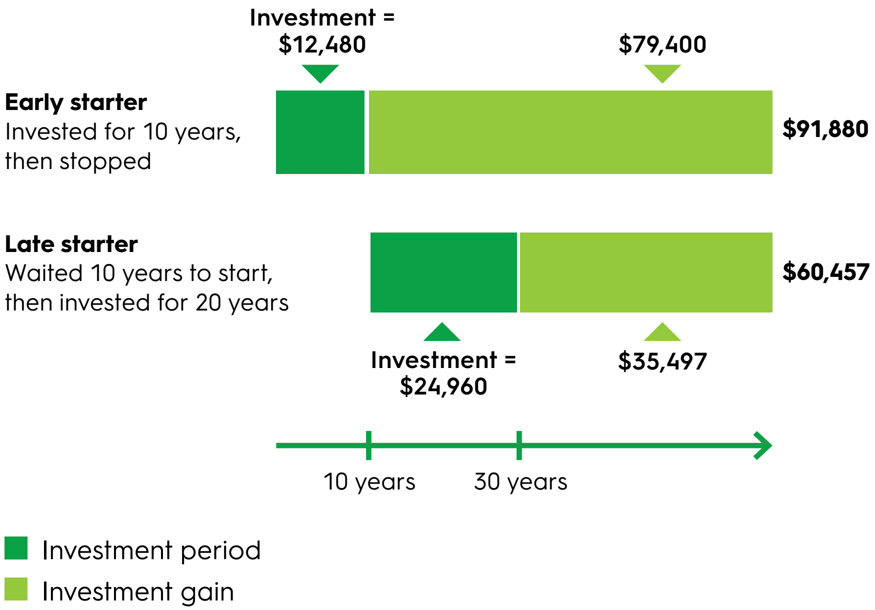
Worksite Education

9-2023

Should I invest?

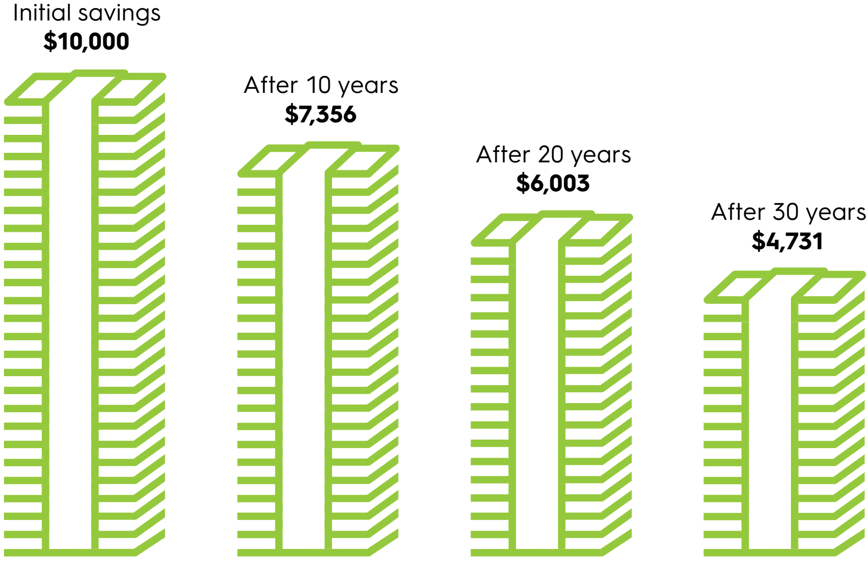
- ☐ Identify your goals
- ☐ Assess your financial situation
- ☐ Consider your current budget
- ☐ Know your high-interest debt balance
- ☐ Analyze your emergency fund balance
- ☐ Saving vs. investing

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 2025 (starting in 2005, 2015, 2025). Source: Bureau Labor Statistics, CPI Inflation Calculator, calculations through April 2025. 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

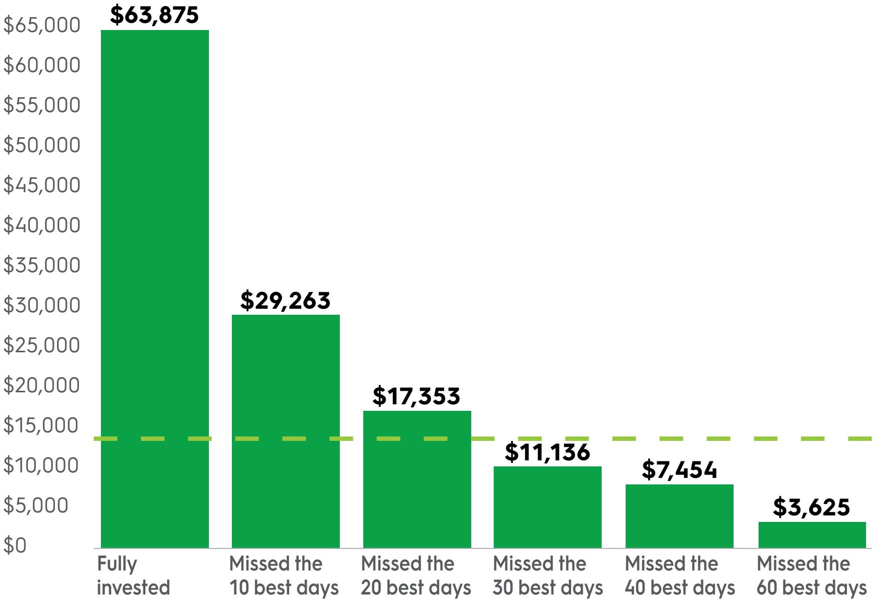
Insufficiently diversifying your investments

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.

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, 2024

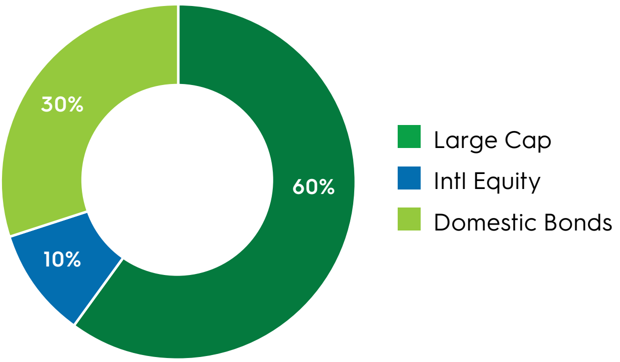


Each bar represents a hypothetical account balance based on past performance of the S&P 500® and varying investor behavior. The S&P 500® is an unmanaged, broad equity index. Large company stocks do not carry any guarantees. Investment in large company stocks will fluctuate and when redeemed may be worth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

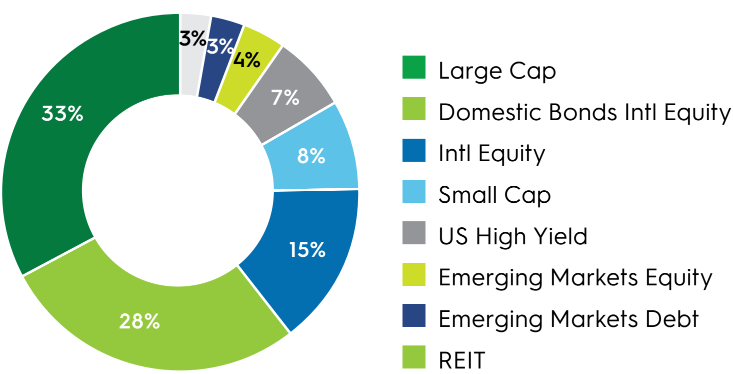
Source: Calculated by Securian Financial Group using data provided by Morningstar, Inc. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

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

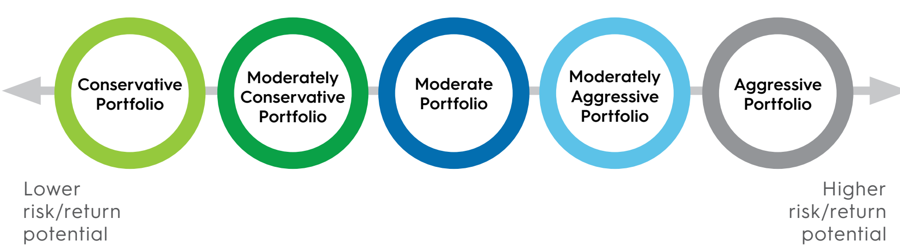
When choosing to invest, it's important to understand how much risk you're comfortable with. Here are some questions to consider:

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?

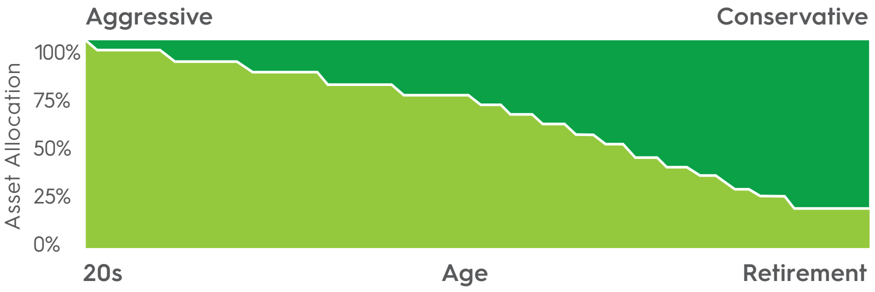
4. Do you have a savings account for emergency use?



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:

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

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

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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Notes:

Contacts

<insert financial professional name>
<insert number>

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