INVESTING: FIND YOUR BALANCE WITH ASSET ALLOCATION

You've heard the phrase, "Don't put all your eggs in one basket," right? Essentially, it means don't focus all your efforts on one thing or in one place, or you could lose everything. That's particularly true when it comes to investing for your future.

WHAT IS ASSET ALLOCATION?

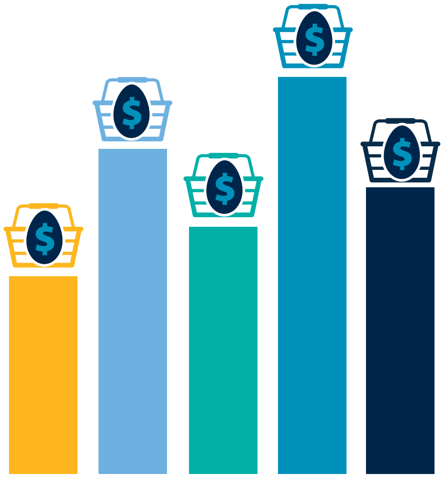
It's the process of dividing your investments among various asset classes, such as stocks, bonds, cash and cash alternatives and other liquid assets, and further diversifying among the various categories of those investments.

WHY IS IT IMPORTANT?

From one year to the next, you never know which type of investment will do well. So it's important to spread your investments across various asset classes. Of course, that means all of your investments won't be top performers every year. But they won't all be the worst performers either. And while all investments carry some level of risk, asset allocation helps you spread the risk.

Your asset allocation should be based on your unique circumstances, which include:

- Your goals.
- How much time you have to invest before the money is needed.
- Your tolerance for risk.



ADJUST AS YOUR NEEDS CHANGE

Over time your circumstances may change. So you may need to adjust your asset allocation along the way. The key is to create a combination of investments that's right for you while not taking on too much risk or setting yourself up for too little reward.

There are a lot of options and factors to consider when investing. That's why it's important to work with someone who can help ensure your investments continue to support your circumstances—and your overall financial plan.

Please remember that all investments carry some level of risk, including the potential loss of principal invested. They do not typically grow at an even rate of return and may experience negative growth. With portfolio structuring such as asset allocation or diversification, attempting to reduce risk and increase return could, at certain times, unintentionally reduce returns and does not guarantee a profit or protect against a loss.

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