Rules of the Road




Achieving financial goals

You'll learn the best practices of my clients, and the financial marketplace

Work toward your goals and avoid common investing mistakes

Learn how to use these "Rules of the Road" as guidelines for your success

The 10 most important "Rules of the Road"

Rule 1

Develop your strategy

- What’s most important to you?
- Document your goals

Benefits of working with a financial advisor

Outline and prioritize your long-term goals

Maintain discipline and provide guidance

Revisit your goals to help keep you on track

Rule 2

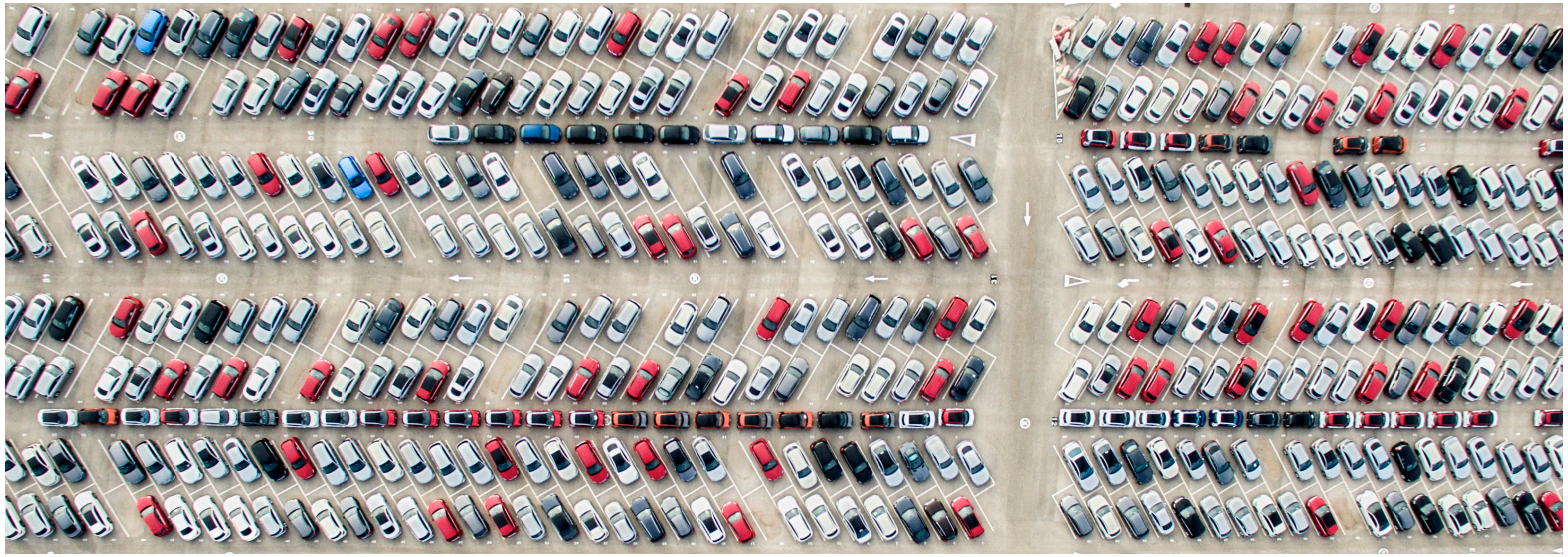
Understand risk

- Risk is more than the ups and downs of the market
- How much risk makes sense?
- Address the most important risk

Rule 3

Diversify for a solid foundation

- The benefits of diversification
- It's the mix that matters
- Deeper diversification with asset classes



Rule 4

Stick with quality

- What Is quality?
- Fads vs. fundamentals
- Don’t reach for yield

Rule 5

Invest for the long term

- Time in the market, not timing the market
- Buy and hold doesn’t mean buy and forget

Important tip

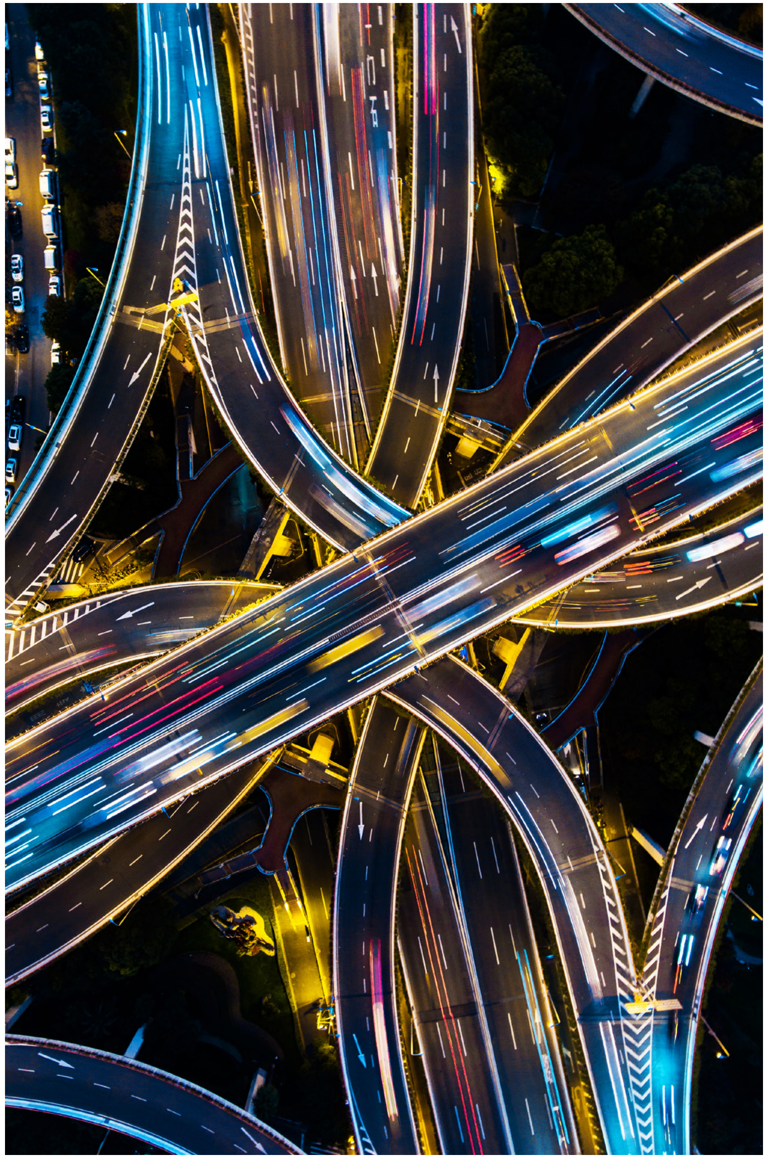
When reacting to investments:

Investments don’t move up and down at the same time

Diversification can help smooth the ups and downs of the market

Keep long-term perspective and goals in mind while viewing the performance of individual investments

Rule 6



Have realistic expectations

- What return do I need?
- Achieve your expectations

After setting expectations

Don’t count on averages

Don’t chase performance

Maintain your balance

- Are you out of alignment?
- The benefits of rebalancing

Prepare for the unexpected

- Establish a proper foundation
- Address risks throughout your life

How to prepare for the unexpected

Create an
emergency fund

Think about
insurance options

Plan an
estate

Rule 9

Focus on what you can control

- Time-tested principles, not predictions
- Don't let emotions drive decisions
- Focus on your strategy

Rule 10

Review your strategy regularly

- Stay on course
- More than just your investments
- Your periodic checkup

Recap: Rules of the Road

Rule 1: Develop your strategy

Rule 2: Understand risk

Rule 3: Diversify for a solid foundation

Rule 4: Stick with quality

Rule 5: Invest for the long term

Rule 6: Have realistic expectations

Rule 7: Maintain your balance

Rule 8: Prepare for the unexpected

Rule 9: Focus on what you can control

Rule 10: Review your strategy regularly

Any questions?

Please be sure to complete your seminar evaluation form.

Important considerations

Diversification does not guarantee a profit or protect against loss in a declining market. Past performance is not a guarantee of future results.

Investment-grade bonds are those rated BBB/Baa and above by Standard & Poor's and Moody's. A bond represents a loan that an investor makes to an issuer in which the issuer agrees to pay the owner the amount of the face value of the bond at a future date, and to pay interest at a specified rate at regular intervals. Bonds are subject to yield and market value fluctuation. If a bond is sold prior to maturity, the amount received from the sale may be less than the amount originally invested. Bond values may decline in a rising interest rate environment.

Dividends can be increased, decreased or eliminated at any point without notice. Investors should understand the risks involved of owning investments, including interest rate risk, credit risk and market risk. The value of investments fluctuates, and investors can lose some or all of their principal.

Special risks are inherent to international investing, including those related to currency fluctuations and foreign political and economic events.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. Please consult your attorney or qualified tax professional regarding your situation.

Before investing, you must evaluate your investment objectives, risk tolerance and financial circumstances.