

Foundations of investing



Key steps to financial success



"Why" leads to "how"



Develop
a strategy



Stick with
quality



Diversify



Invest for
the long term



Focus on
what you
can control

Rule 1: Develop a strategy



Develop
a strategy



Stick with
quality



Diversify



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Rule 2: Stick with quality



Develop
a strategy



Stick with
quality



Diversify



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Focus on
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Rule 3: Diversify



Develop
a strategy



Stick with
quality



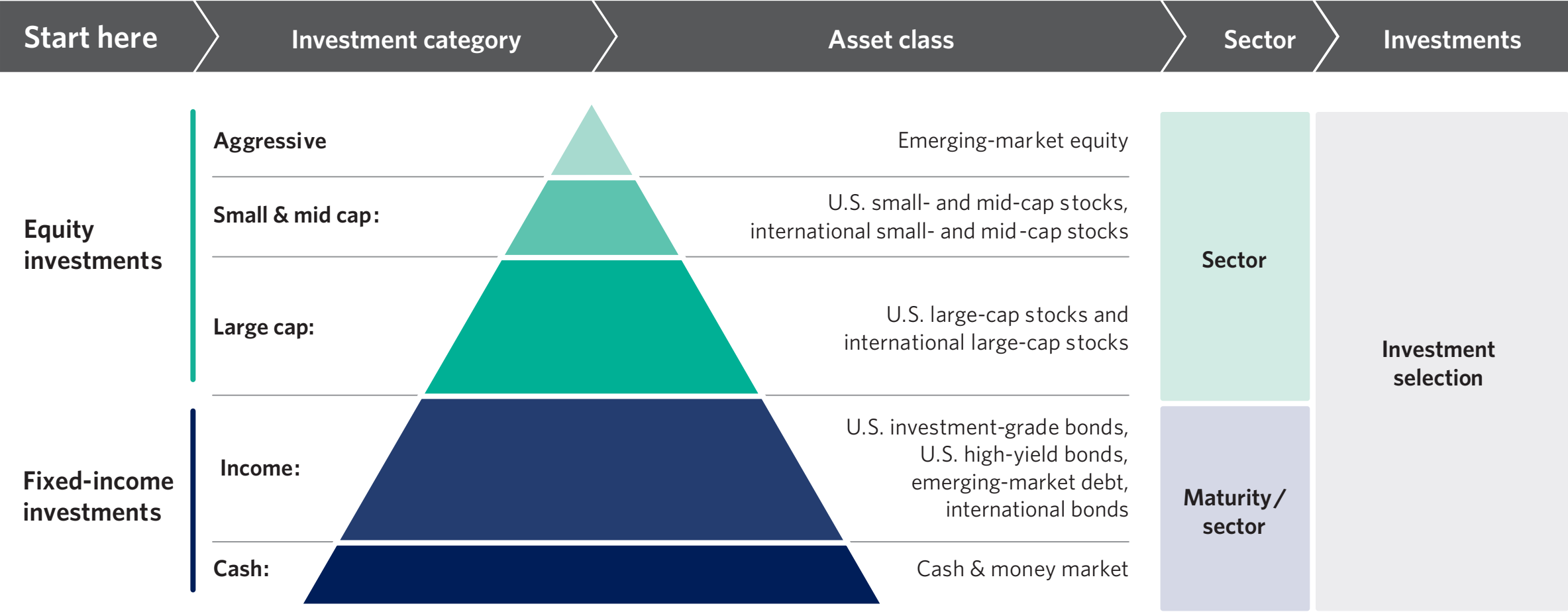
Diversify



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Commodities, alternative investments, stocks trading less than \$4, and international high-yield bonds, which align with aggressive investment categories, are not displayed because they are not recommended.

Diversify: Bonds

Variety

Diversify: Why bull and bear?



Diversify: Stocks



Diversify: Stick with quality

Potential benefits of owning high-quality dividend growers:

- Ability to maintain and grow dividends
- Rising income potential to help offset inflation
- Quarterly or monthly income
- Total return potential



Diversify: Packaged investment products



Growth

Income

Growth &
income

Diversify: Benefits of mutual funds and ETFs



Multiple companies



Diversification



Active vs. passive
management

Diversify: Mutual fund and ETF returns

- Bond interest
- Stock dividends
- Share price increase
- Capital gains distributions
- Tax efficiency



Rule 4: Invest for the long term



Develop
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Stick with
quality



Diversify



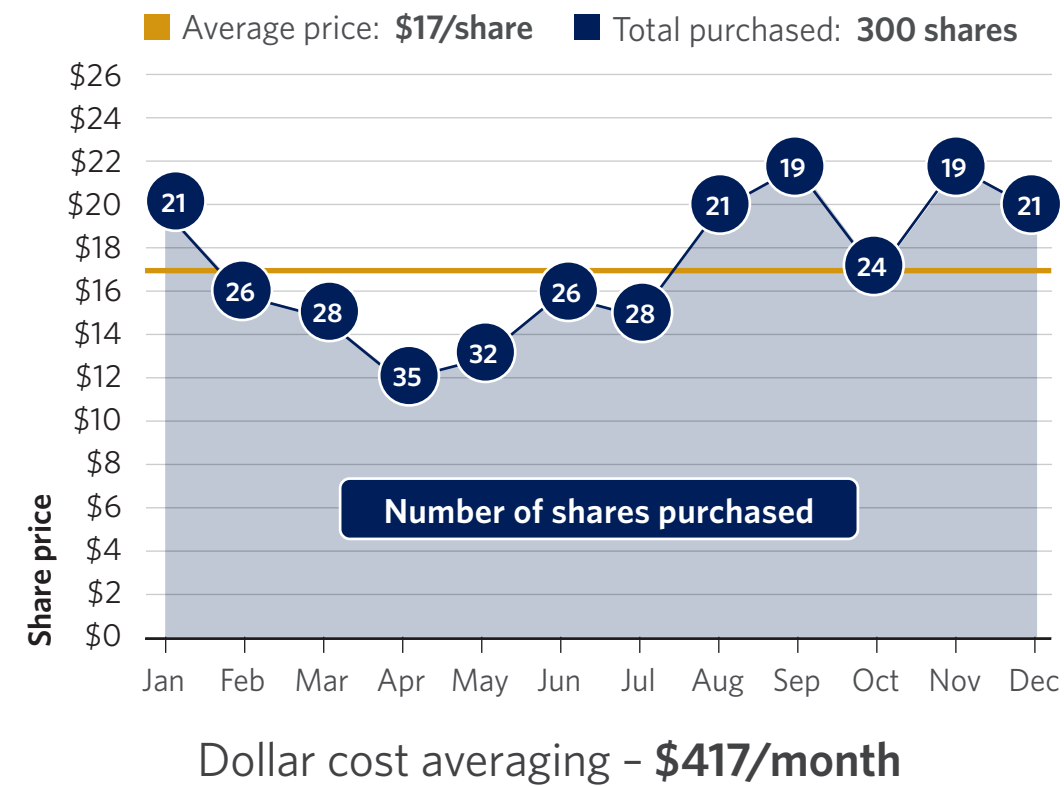
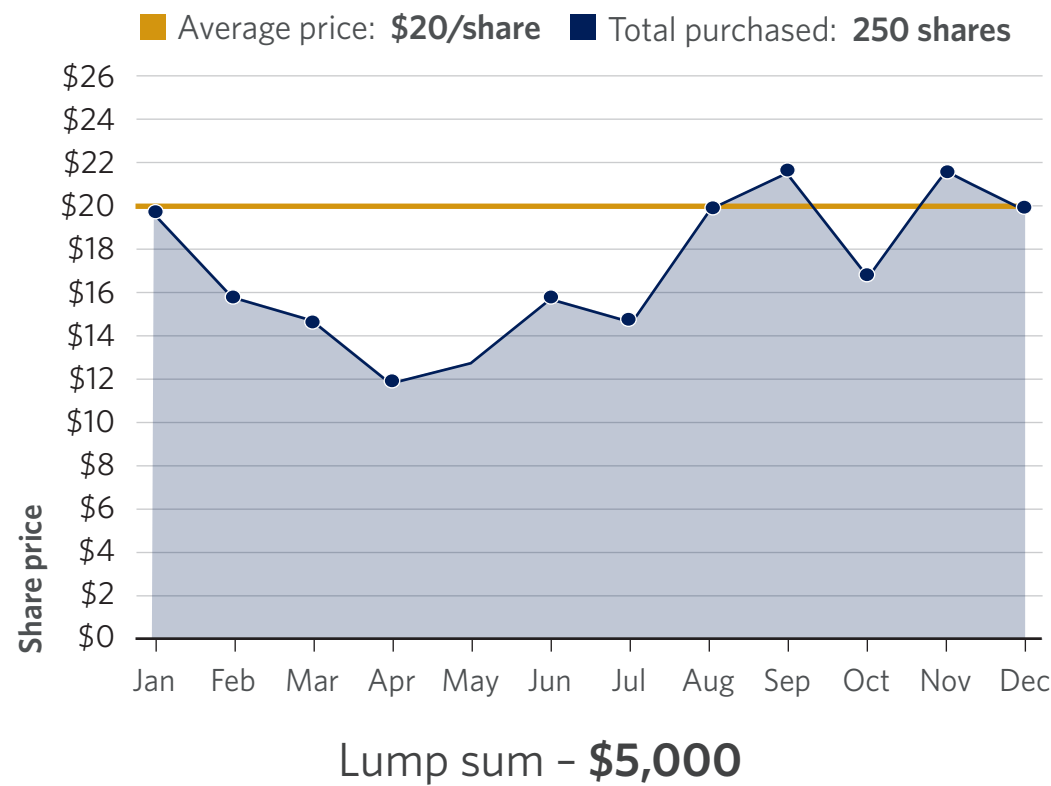
Invest for
the long term



Focus on
what you
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Invest for the long term: Systematically investing

Systematically investing vs. lump-sum investment



Source: Edward Jones. These charts are for illustrative purposes only and are not intended to represent the performance of any security. These illustrations do not include commissions or fees. Past performance does not guarantee future results. Stock prices can also go down, which could result in a loss of principal invested.

Rule 5: Focus on what you can control



Develop
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Diversify



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Focus on
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Focus on what you can control

You can control:

- Saving and spending habits
- Having an emergency fund
- Your level of debt

You can't control:

- The stock market
- Tax laws
- An investment's risk

Summary

Rule 1	Rule 2	Rule 3	Rule 4	Rule 5
				
Develop a strategy	Stick with quality	Diversify	Invest for the long term	Focus on what you can control

Any questions?

