

Building the road to a solid financial future

Edward Jones®

Building the Road to a Solid Financial Future

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Achieving financial goals

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

Work toward your goals and avoid common investing mistakes

Learn how to use these steps on the road to a solid financial future as guidelines for your success

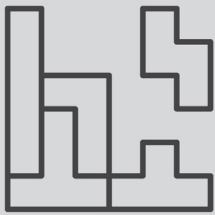
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Building the road to a solid financial future

Step 1

Develop your strategy

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



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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

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Step 2



Understand risk

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



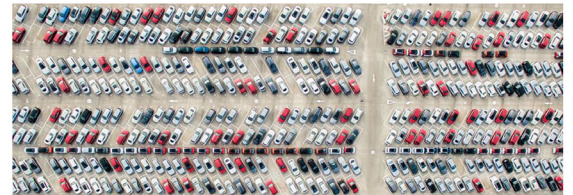
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Step 3



Diversify for a solid foundation

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



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Step 4



Stick with quality

- What is quality?
- Fads vs. fundamentals
- Don't reach for yield



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Step 5



Invest for the long-term

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



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Important tip

When reacting to investments:

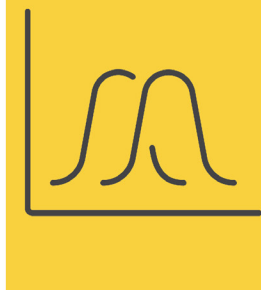
Investments don't move up and down at the same time

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

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Step 6



Have realistic expectations

- What return do I need?
- Achieve your expectations



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After setting expectations



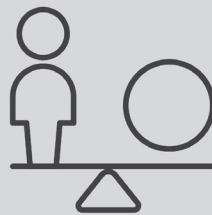
Don't count on averages



Don't chase performance

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Step 7



Maintain your balance

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



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Step 8



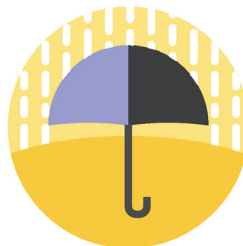
Prepare for the unexpected

- Establish a proper foundation
- Address risks throughout your life



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How to prepare for the unexpected



Create an emergency fund



Think about insurance options



Plan an estate

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Step 9



Focus on what you can control

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



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Step 10



Review your strategy regularly

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



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Building the road to a solid financial future

Recap: 10 key steps on the road to a solid financial future


- Step 1: Develop your strategy
- Step 2: Understand risk
- Step 3: Diversify for a solid foundation
- Step 4: Stick with quality
- Step 5: Invest for the long-term
- Step 6: Have realistic expectations
- Step 7: Maintain your balance
- Step 8: Prepare for the unexpected
- Step 9: Focus on what you can control
- Step 10: Review your strategy regularly


Questions & Answers


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Let's connect!

 Email me directly if you have additional questions

 Call my office

 Complete the My Priorities Quiz and bring it to your next appointment

 How did I do? Complete the seminar evaluation

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Thank You

Please complete your evaluation now

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Important considerations

1. Diversification does not guarantee a profit or protect against loss.
2. Past performance is not a guarantee of future results.
3. 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.
4. Dividends can be increased, decreased or eliminated at any point without notice. Investors should understand the risks involved in 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.
5. Special risks are inherent in international investing, including those related to currency fluctuations and foreign political and economic events.
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7. Before investing, you must evaluate your investment objectives, risk tolerance and financial circumstances.

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