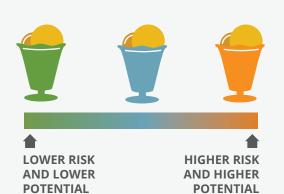
INVESTING

What everyone needs to know about investing

Like ice cream, investing comes in many flavors and sizes. Understanding the basics of investing can help you manage risk and find the right flavor for you.

Risk/Reward

Measuring the amount of risk you want to take while remaining comfortable with your investments is very important and can vary as your situation changes or as you approach retirement.



Diversification

Mixing your investments among different types of funds can help you ride out dips in the market over the long term.



RETURNS

Asset allocation

Investing your money in different asset classes can help you balance your risk based on your risk tolerance and when you plan to retire.



ASSET CLASSES



STOCKS

A stock is a share in the ownership of a company and represents a claim on the company's assets and earnings.



BONDS

When you purchase a bond, you lend money to the issuing entity and earn a specified rate of interest when the bond matures or comes due.



CASH ALTERNATIVES

Assets such as money market deposit accounts, stable value funds and money market funds can generally be converted to cash quickly.

Asset allocation and diversification do not ensure a profit and do not protect against loss in declining markets.

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RETURNS

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NOW IS A GOOD TIME