

Virtual Office Hours: Learning About Investment Essentials

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Please Note:

The information provided in this session is being made available to assist you in developing your personal financial strategy and is not intended as investment, tax or legal advice. You should consider whether the information is suitable to your needs, and where applicable, seek advice from an appropriate professional advisor.



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MAXimize your financial future.

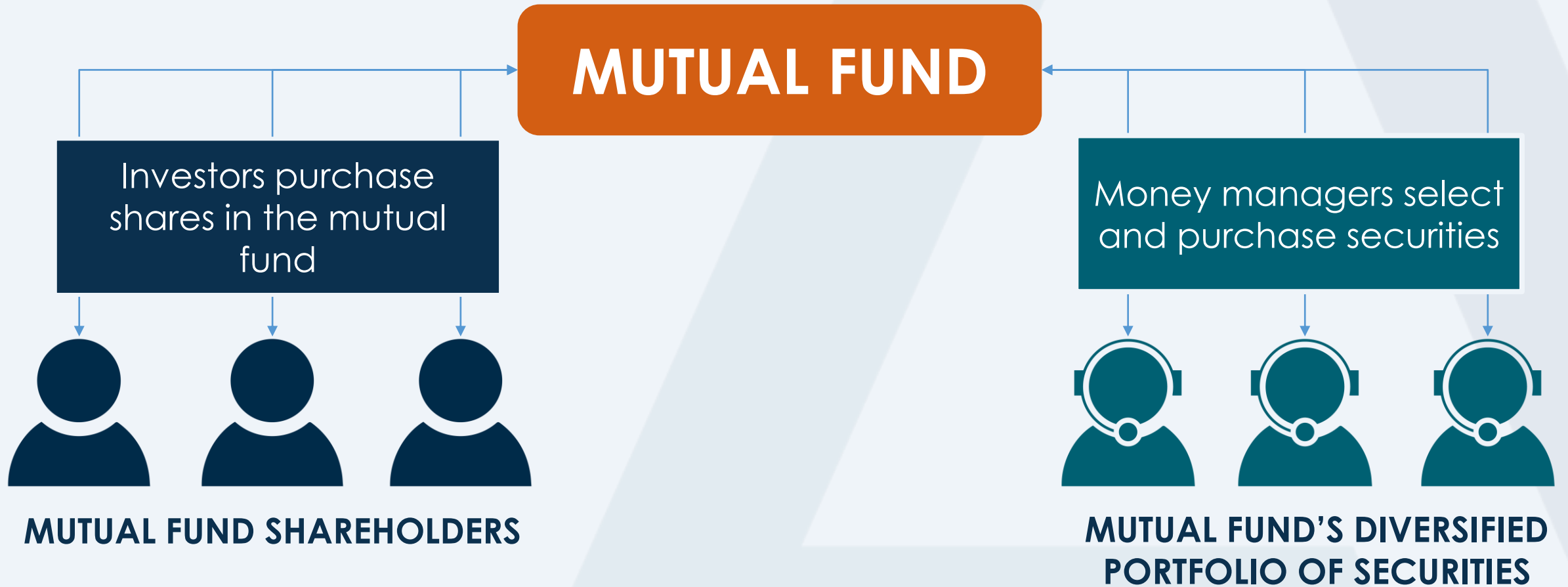
WHAT IS INVESTING?

- 1.** The process of laying out money now to receive more money in the future (Warren Buffet)
- 2.** Gains are higher than traditional saving since you're participating in the growth of the American economy
- 3.** Usually done by most workers by investing in mutual funds inside their work-sponsored 401(k), or through an Individual Retirement Account (IRA)

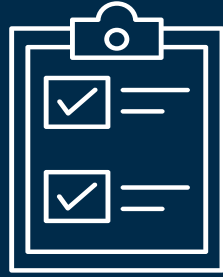
WHAT'S A MUTUAL FUND?

- An investment that allows you to pool your money with other investors to purchase a collection of stocks and/or bonds that would be difficult (and expensive) to recreate on your own
- Popular options include actively managed funds, index funds, and target-date funds

THE FLOW OF FUNDS



INVESTING ESSENTIALS



Have
a Plan



Manage
Risk



Be Cost
Conscious



Stay the
Course