

What everyone needs to know about investing

Understanding the basics of investing can help you manage risk and make smarter choices.

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.



Stocks

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



Bonds

A bond purchase lends money to the issuing entity and earns a specified rate of interest when it matures or comes due.



Cash alternatives

Cash alternatives are assets that can generally be converted to cash quickly, such as money market deposit accounts and money market funds.

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.



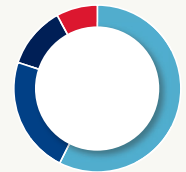
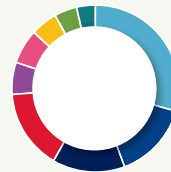
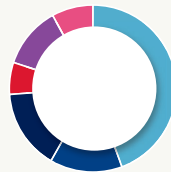
Lower risk and lower potential returns



Higher risk and higher potential returns

Diversification

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



NOW IS A GOOD TIME

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

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