

THE PARTNERSHIP ADVANTAGE

A financial advisor may be your greatest asset

Today, many individual investors are taking advantage of the expertise, resources and personal service offered by financial advisors. An experienced advisor can provide a variety of services for you, including those mentioned in this flyer.

As the years go by and your financial needs change, chances are you will be glad you chose to work with a financial advisor.

No matter what your financial goals may be, an experienced financial advisor is uniquely qualified to help you pursue them through market cycles and over time.

Plan accordingly

It is your financial advisor's business to get to know you. To begin the process, he or she will interview you or use a profiling questionnaire to help you clarify your financial situation, needs and goals and develop a comprehensive, customized profile that will be the foundation for establishing your investment strategy.

Together, you will

- analyze your income, assets, liabilities and tax status
- define your investment goals
- choose a time frame to reach your goals
- determine your risk tolerance
- choose an investment amount

During the planning process, be sure to talk candidly about your financial situation, needs and goals. Gather and share information that will help clarify where you are right now and where you want to go.

The more your advisor knows about your financial situation, the better he or she will be able to create and implement a plan entirely focused on your needs.

Allocate your assets

After your investor profile is complete, your advisor will use it to help you develop a sound asset allocation plan. Taking your financial goals, time horizon and risk tolerance into account, you will identify the asset classes for your long-term portfolio and determine how best to diversify among stocks, bonds and money market securities.

Your advisor will help you develop

- a strategic asset allocation plan for pursuing your long-term goals
- the framework for a well-diversified portfolio that suits your customized asset allocation plan
- a balanced mix of asset classes that may help you manage risk and reduce the overall volatility in your portfolio

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The best way to invest through any type of market may be to follow the principles of “ADR” — allocate, diversify and rebalance.

Diversify your assets

Now it is time to implement your asset allocation plan by selecting the right individual investments that will make up each asset class in your portfolio. Your advisor has the knowledge and resources to sift through the thousands of mutual funds and securities available today — and help you find the right mix for your portfolio.

He or she will review performance, risk and potential reward and other important information on each suitable investment.

Your well-diversified portfolio may hold

- large-, mid- and small-capitalization stocks
- growth and value investment styles
- US and global stocks and bonds
- taxable and tax-free bonds
- money market instruments

When building your portfolio, keep in mind that some asset classes are riskier than others. Your advisor will help you understand the specific risks of each investment you may want to consider.

Review your portfolio

Reviewing your overall portfolio plan with your advisor, at least annually, can keep you focused and on course with your goals. Also, as the market and your needs change over time, your advisor will be right there with you, helping you make changes to your portfolio as necessary.

In addition to periodically reviewing your investment strategy, portfolio and progress with you, your advisor can be a sounding board as you discuss ideas you pick up elsewhere.

You can count on your advisor for

- answers to any investment questions
- guidance during periods of market volatility
- comprehensive periodic reviews
- timely recommendations as opportunities arise
- necessary changes as your situation or needs change

THE VALUE OF ADVICE

An experienced financial advisor — who knows your goals, risk tolerance, time horizon and total holdings — could be your most valuable asset in any market environment and over time. He or she can help you determine your overall comfort level with risk, allocate and diversify your assets accordingly and draw up the best possible plan for pursuing your long-term financial goals.

Please keep in mind that no investment strategy, including ADR, can guarantee a profit or protect against a loss. Also keep in mind that all investments carry a certain amount of risk, including the possible loss of the principal amount invested.

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