

The FIRST Step to Successful Investing: Know Yourself!

Y O U must come first!



BuY according to your needs

KnOw your priorities

Understand your risks



BuY according to your needs

- No single investment is perfect for everyone
- Consider your goals and needs before speaking to a financial advisor

KnOw your priorities

- Ensure you can access your funds when you need to
 - Certain investments may not be accessible for long periods
 - Retirees may need easy access to funds for living expenses
- Don't be aggressive if you depend on your investments for daily income

Understand your risks

- When contemplating higher returns, don't forget about higher risks
 - Different types of investments give different risks/returns
 - Stocks might make more money than bonds or bank CDs, but may also cost your savings due to extra risk
 - Retirees without additional income may need safer alternatives
- Don't put all your eggs in one basket - diversify
 - Don't let a single bad investment undermine your savings
 - Invest in multiple asset groups (stocks, bonds, real estate, etc.), and diversify within each group (multiple companies)
 - Everyone should invest broadly