

#### Achieving financial goals

You'll gain valuable insights into the strategies I utilize with my clients

Work toward your goals and avoid common investing mistakes

Learn how to use these steps on the road to a solid financial future as guidelines for your success

## Your financial journey

Working together, we'll use the Edward Jones process to establish, confirm, and regularly revisit your financial strategy.



Understand
Your values and goals

Your financial journey

Decide Work stategees are best for you

#### Step 1



#### Develop your plan

- What's most important to you?
- Document your goals
- Financial management
- Asset management
- Risk management
- Tax planning
- Retirement planning
- Estate planning
- · Business planning





Step 2

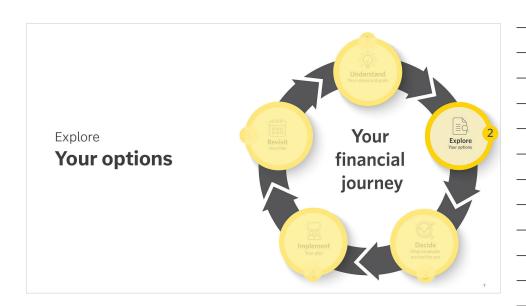


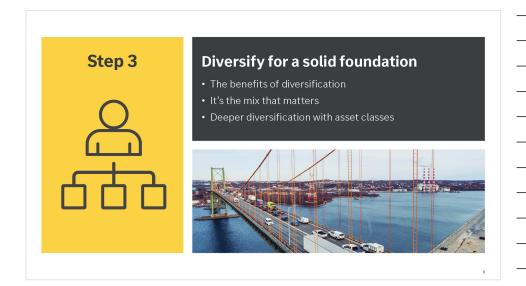
#### **Understand risk**

- Risk is more than the ups and downs of the market
- How much risk makes sense?
- Address the most important risk



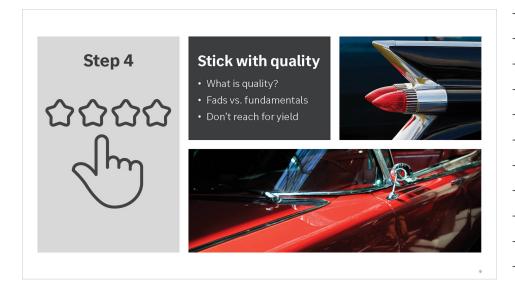






Edward Jones<sup>®</sup>

## **Building the road to a solid financial future**



Decide
What strategies
are best for you

Vour
financial
journey

Decide
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are best for you

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## Step 5



#### Invest for the long term

- Time in the market, not timing the market
- Buy and hold doesn't mean buy and forget



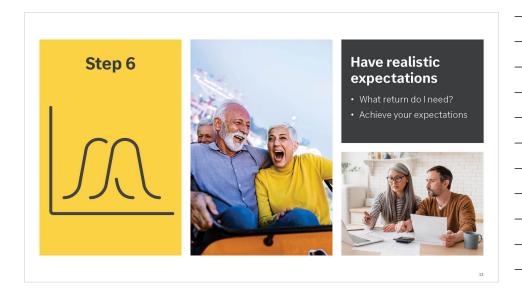
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#### Important tip

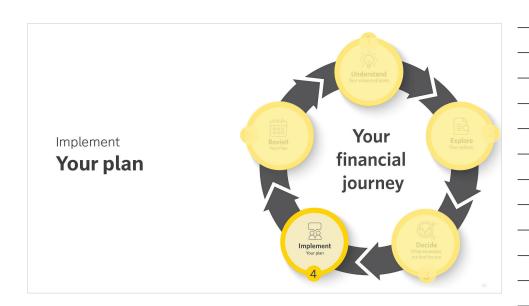
#### When reacting to investments:

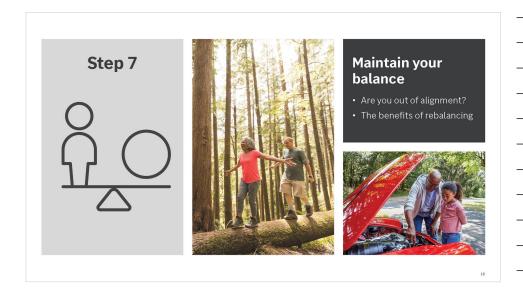
Investments don't move up and down at the same time

Diversification can help smooth the ups and downs of the market Keep long-term perspective and goals in mind while viewing the performance of individual investments











#### Prepare for the unexpected

- Establish a proper foundation
- Address risks throughout your life





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#### How to prepare for the unexpected



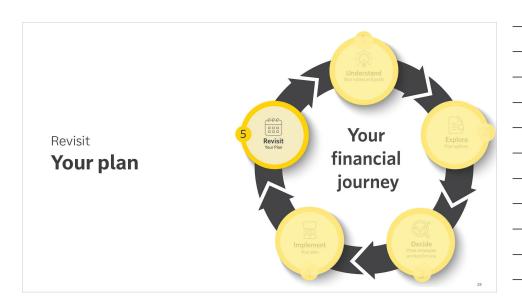
Create an emergency fund



Think about insurance options



Plan for your estate





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#### Step 10



#### **Review your strategy regularly**

- Stay on course
- More than just your investments
- Your periodic checkup





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#### Recap: 10 key steps on the road to a solid financial future

**Step 1:** Develop your plan **Step 2:** Understand risk

**Step 3:** Diversify for a solid foundation

Step 4: Stick with quality

**Step 5:** Invest for the long term

**Step 6:** Have realistic expectations

Step 7: Maintain your balance

Step 8: Prepare for the unexpected

Step 9: Focus on what you can control

Step 10: Review your plan regularly

#### Benefits of working with a financial advisor



Outline and prioritize your long-term goals



Maintain diversification and provide guidance



Revisit your goals to help keep you on track

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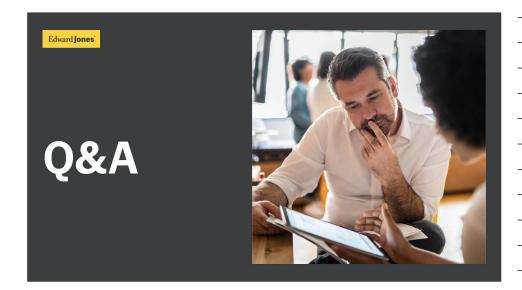
# What makes us unique: Doing money differently

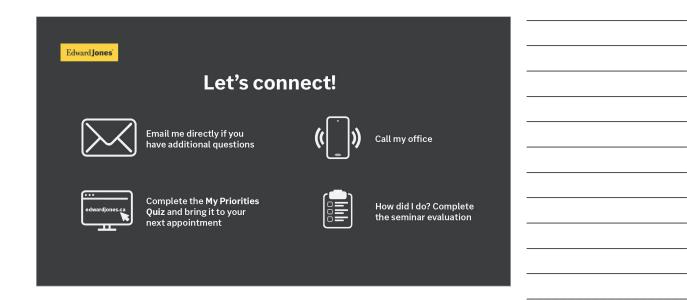
- We prioritize what's most important to you and help you define your short- and long-term goals before providing advice.
- We build deep trusted relationships and work with you to develop strategies that support your goals related to health, family, purpose, and finance.



- We provide comprehensive planning and advice to help balance and achieve your goals.
- 4 We partner with you through life's curveballs, cannonballs and windfalls and we'll work together to adjust your plans as needed.

#### A team approach Financial Advisor Key members of your team 1. Your Edward Jones branch team · Financial Advisor • Branch Office Administrator **Edward Jones** YOU Office Home Office Administrator 2. Your Edward Jones home office team • Research Strategists and Analysts • Client Consultation Group • And more Legal 3. Your legal and tax professionals Professionals Accountant • Lawyer





Edward Jones

## **Thank You**

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#### **Important considerations**

- 1. Diversification does not guarantee a profit or protect against loss.
- 2. Past performance is not a guarantee of future results.
- 3. Investment-grade bonds are those rated BBB/Baa and above by Standard & Poor's and Moody's. A bond represents a loan that an investor makes to an issuer in which the issuer agrees to pay the owner the amount of the face value of the bond at a future date, and to pay interest at a specified rate at regular intervals. Bonds are subject to yield and market value fluctuation. If a bond is sold prior to maturity, the amount received from the sale may be less than the amount originally invested. Bond values may decline in a rising interest rate environment.
- 4. Dividends can be increased, decreased or eliminated at any point without notice. Investors should understand the risks involved in owning investments, including interest rate risk, credit risk and market risk. The value of investments fluctuates, and investors can lose some or all of their principal.
- 5. Special risks are inherent in international investing, including those related to currency fluctuations and foreign political and economic events.
- 6. Edward Jones, its employees and financial advisors cannot provide tax or legal advice. Please consult your attorney or qualified tax professional regarding your situation.
- 7. Before investing, you must evaluate your investment objectives, risk tolerance and financial circumstances.

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