

Edward Jones®

Building the road to a solid financial future



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**



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

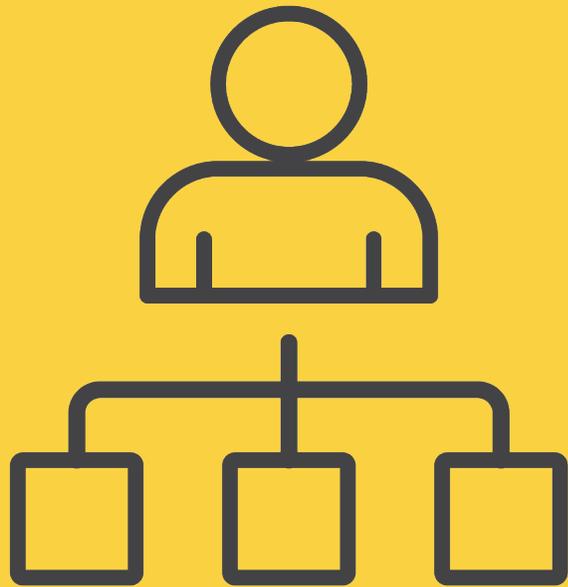
- Risk is more than the ups and downs of the market
- How much risk makes sense?
- Address the most important risk



Explore
Your options



Step 3

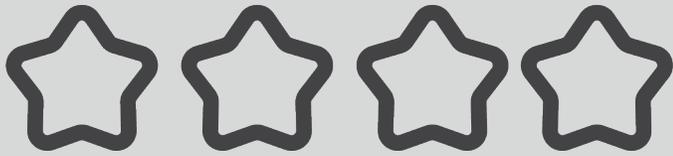


Diversify for a solid foundation

- The benefits of diversification
- It's the mix that matters
- Deeper diversification with asset classes



Step 4



Stick with quality

- What is quality?
- Fads vs. fundamentals
- Don't reach for yield



Decide
**What strategies
are best for you**



Step 5



Invest for the long term

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



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

Step 6



Have realistic expectations

- What return do I need?
- Achieve your expectations



After setting expectations



Don't count
on averages

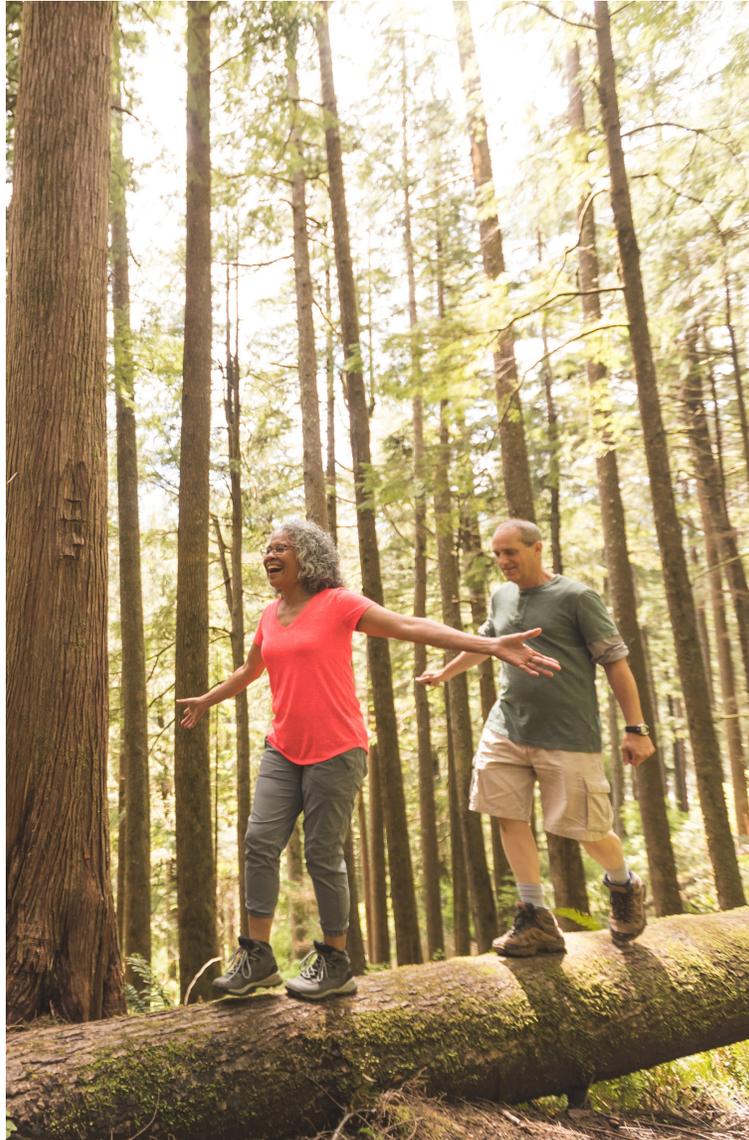
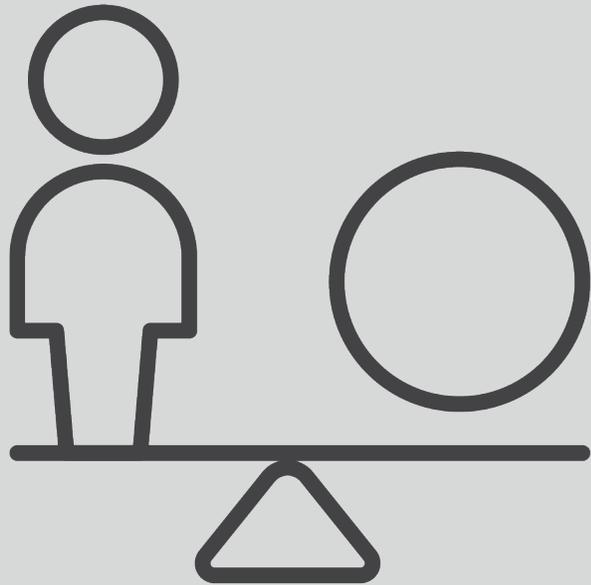


Don't chase
performance

Implement
Your plan



Step 7



Maintain your balance

- Are you out of alignment?
- The benefits of rebalancing



Step 8



Prepare for the unexpected

- Establish a proper foundation
- Address risks throughout your life



How to prepare for the unexpected



Create an
emergency fund



Think about
insurance options



Plan for
your estate

Revisit
Your plan



Step 9



Focus on what you can control

- Time-tested principles, not predictions
- Don't let emotions drive decisions
- Focus on your strategy



Step 10



Review your strategy regularly

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



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

What makes us unique: Doing money differently[®]



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

- 3 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

Key members of your team

1. Your Edward Jones branch team

- Financial Advisor
- Branch Office Administrator

2. Your Edward Jones home office team

- Research Strategists and Analysts
- Client Consultation Group
- And more

3. Your legal and tax professionals

- Accountant
- Lawyer

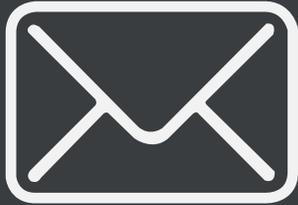


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Q&A



Let's connect!



Email me directly if you have additional questions



Call my office



Complete the My Priorities Quiz and bring it to your next appointment



How did I do? Complete the seminar evaluation

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.
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7. Before investing, you must evaluate your investment objectives, risk tolerance and financial circumstances.