



The Benefits of Professional Advice

Many mutual fund investors take the “do-it-yourself” approach to their financial decisions. It may seem easy to follow the crowd and base investment decisions on the “hot” fund or manager of the moment— but there is much more you need to know when deciding which investments are right for you. A survey by the American Association of Retired Persons (AARP) found that 70% of Americans plan to work past age 65. This illustrates the difficult realities of building a retirement nest egg. A financial services representative can help put you on the path to a comfortable retirement, as well as help you attain other financial goals.

More Choices Than Ever

In recent years, the proliferation of mutual funds has made it increasingly difficult to navigate the intricacies of investment products and services. According to the Investment Company Institute (ICI), as of May 2008, there were more than 8,000 different mutual funds in the U.S. totaling more than \$12 trillion in assets. With this complexity of choices, it is difficult to have the time or the know-how to make investment decisions on your own.

ease the burden of the investment process.* Your financial professional will work with you to formulate a financial gameplan by making recommendations based on your goals and needs. After creating your personalized investment strategy, your representative will be available to meet with you on a regular basis in order to review and assess your investments to ensure that your allocations are still appropriate.

Your financial services representative is uniquely qualified to offer you advice and can answer any questions that you have about your investments. Your representative can recommend products and strategies as well as address the ways in which you can protect all that you have worked so hard for. Seeking the help of your financial services representative could prove to be one of the most important investment decisions that you ever make.

Developing a relationship with a professional can ease the burden of the investment process.

Determining Your Risk Tolerance

It is important to determine your risk tolerance when deciding which investments are right for you. In general, the greater the potential reward, the riskier the investment. But how do you decide if you're a conservative, moderate, or aggressive investor? Your financial

services representative will analyze how much risk you are willing to assume compared to the level of returns you are seeking. With this information, your representative will recommend funds that are tailored to your risk tolerance and your individual needs. By diversifying your portfolio according to your objectives, risk tolerance and investment horizon, you can potentially lessen volatility and overall risk.

Defining Your Needs and Goals

Financial services representatives make it their business to learn about your financial situation, as well as your goals. Whether you're investing for a comfortable retirement, a new home or an education savings plan for your child, your financial services representative will help you identify your long- and short-term goals. Developing a relationship with a professional can

* Past performance is no guarantee of future results. There can be no assurance that working with a financial services representative will improve investment results.

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compliments of:



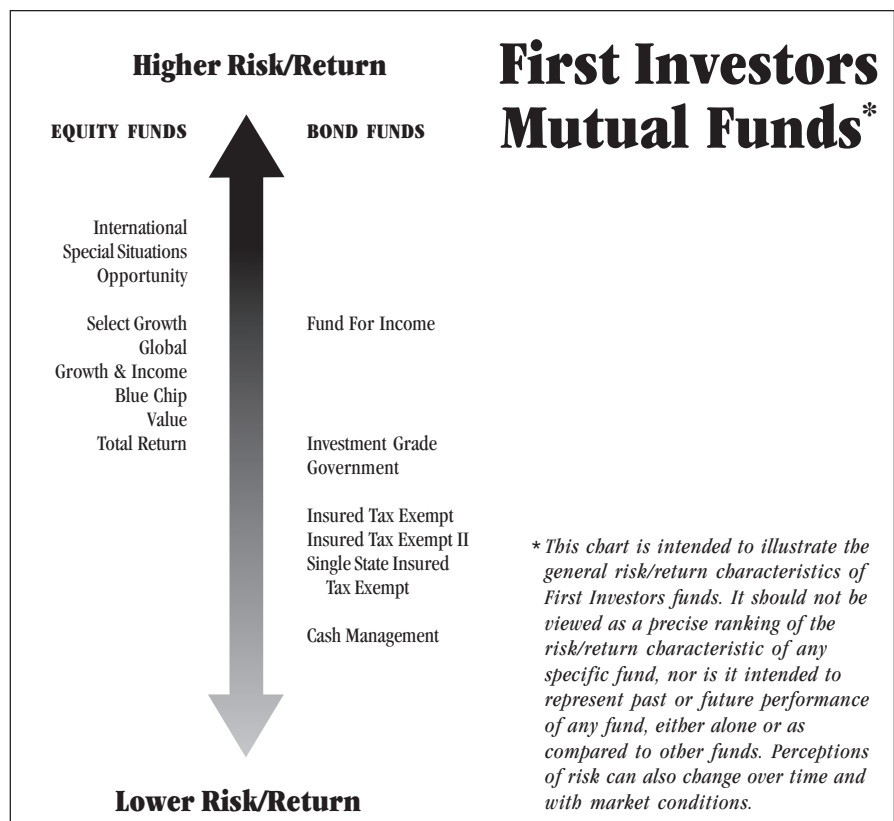
The Right Balance of Funds

Your representative knows the details of a fund's objective, track record and management style, and will help you choose a portfolio of funds that will match your needs. He or she will also know how a particular fund compares with funds that have similar objectives and will help you choose the best possible investment for you. The ICI has reported that there are more than 30 different fund subcategories. With this in mind, it may be beneficial for you to obtain professional advice on which fund category or specific type of fund is best suited for you. Every fund has specific objectives, risks and potential benefits, and it is important for you to understand the different types of funds. Your financial services representative will help you balance your mutual funds among stock, bond, and money market funds to create a well thought-out strategy that will diversify your portfolio and potentially lower your overall risk.

Time Savings

Few people have the time or resources to monitor market conditions, economic trends, or international events. Your financial services representative has access to such particulars and can help you to understand the impact that these conditions have on your portfolio. So, when it is time to make a change to your investment portfolio, your financial services representative will be there to help you. You will enjoy peace of mind knowing that you have access to the advice and guidance of a knowledgeable and qualified professional.

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A note on the U.S. Department of the Treasury's Temporary Guarantee Program for Money Market Funds.



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