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Investing Success — It's All About Goals

Investing your money without thinking about what you're investing for is a lot like throwing a bunch of ingredients into a pot without knowing what you're cooking. It's possible that the end result won't be what you hoped for.

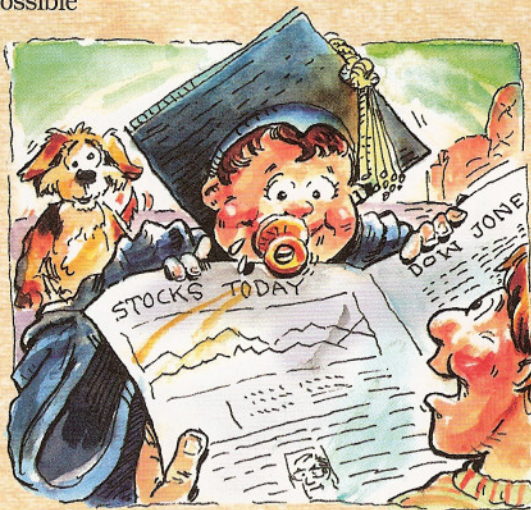
Your investing strategy and the type of investments you choose should always reflect your goals. So, before you select investments for your portfolio, think about how you're planning to use the money.

A Car, a Trip

Investing for something that's only a year or two down the road usually means you won't want to take much risk with your money, so protecting your principal should be your priority. By putting money in certificates of deposit, a money market fund,* or

another type of cash investment, your principal will be subject to minimal risk. You'll earn interest, and the money will be easily accessible when you need it.

a low risk of default. When buying corporate or municipal bonds, however, be sure to check the issuer's credit rating with a bond-rating service first.



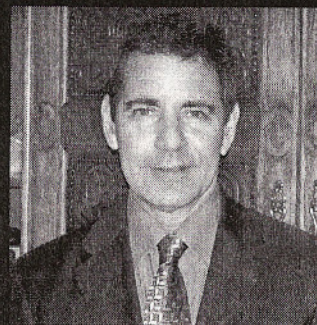
Into the Future

Whether you're investing for a young child's education or your own retirement, stock investments with the potential for growth can help you reach your goals. Although stocks present more risk to your principal than bonds or cash, they offer the opportunity for better long-term growth. 🍷

Looking for Income

If one of your goals is to receive current income from your investment, you may want to put some of your money into bonds. Bonds can provide an income in the form of periodic interest payments. Bonds issued by the U.S. government carry

* An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.



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Money View

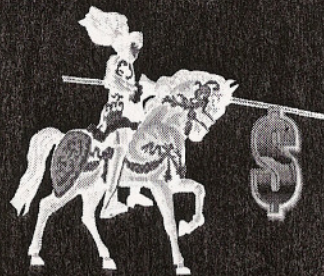


Promoting

Creative

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Strategies



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