



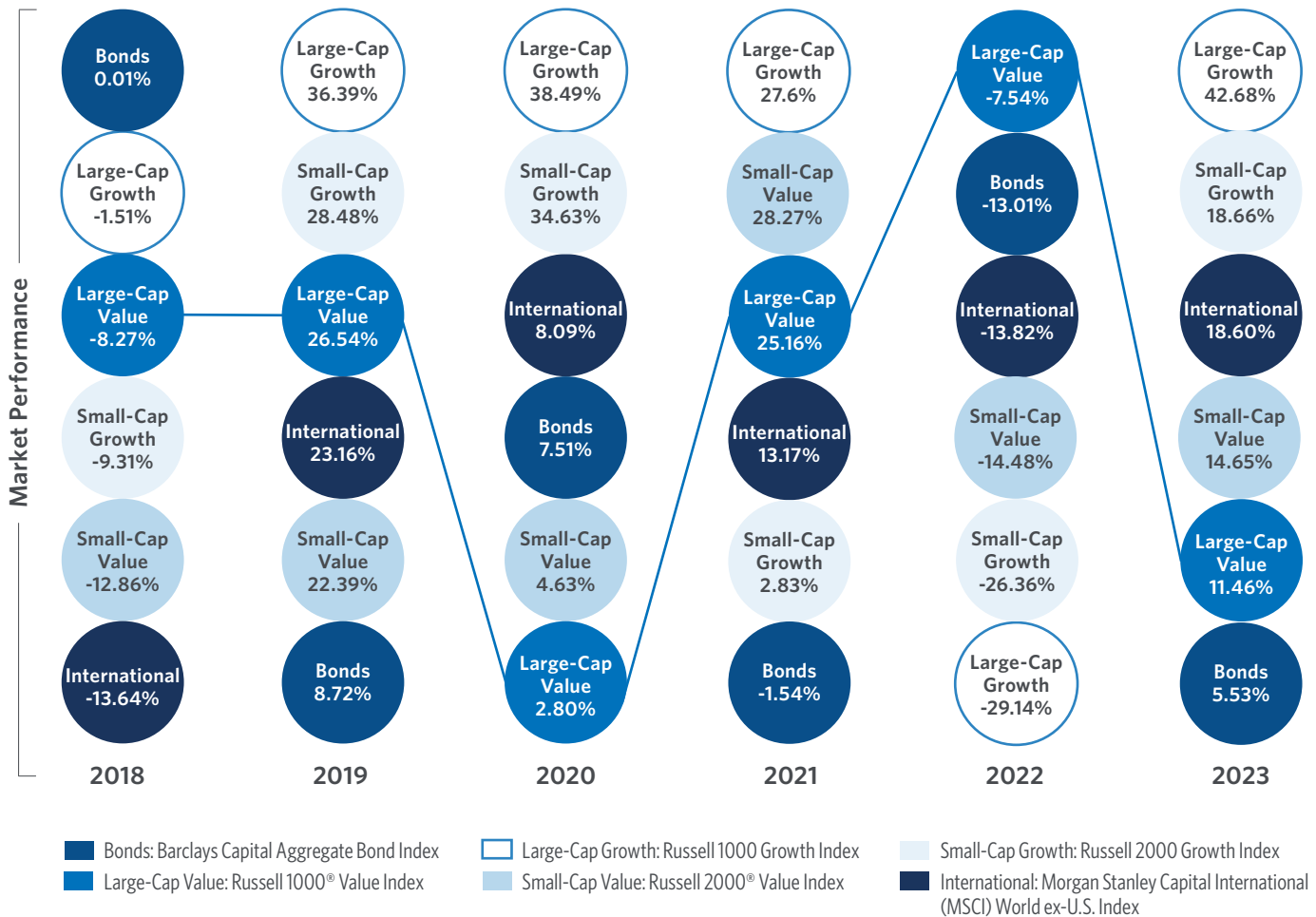
FINDING THE RIGHT MIX

The Importance of Asset Diversification

Investment performance can change from year to year. Diversification across different asset classes can smooth out your overall investment performance.

CHASING ONE INVESTMENT TYPE MAY GIVE YOU UNEXPECTED RESULTS

Just because a stock performed well one year doesn't mean it will perform well the next — or vice versa. Look at the performance of the large-cap value fund in the chart below as an example of how a stock's value can fluctuate.



Indexes are unmanaged and do not take into account the fees and expenses associated with actively-managed funds so performance may differ. It is not possible to invest directly in an index. There is no guarantee that any asset class will achieve a certain rate of return or outperform another asset class.

WHY DIVERSIFY?

We can't predict which asset classes will perform well each year. Diversification seeks to spread your investments among different asset classes, sectors, and investment styles. It may make it easier to achieve your long-term financial goals while also attempting to manage risk.

By adding variety to your investment mix, you may miss some of the market's highest highs, but also avoid some of the lowest lows. **Remember, successful investing isn't always a race to the top.** Pursuing your long-term investment goals with a smooth, steady approach often yields better results across a range of market environments.

STAY IN CONTROL

Your investments can change at different rates. Review your accounts periodically to ensure your investment mix is where you want it. Knowing how much risk you're willing to take and when you plan to retire can help determine the best approach. Diversification does not assure a profit, cannot eliminate the risk of investment losses, and may not protect against losses in an overall declining market.

Think ahead. Take action now.



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