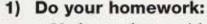
# Back to School



## It's time to focus on your financial lessons. Will you pass the test?



- Understand your risk tolerance.
- · Decide on your asset allocation.
- · Focus on the right answer for you.
- Research all your investment options.
- · Make the right multiple choices.

#### 2) Learn from your mistakes:

 We all make financial mistakes – it's human; learning from them is smart.

#### 3) Apply the math:

Invest early, then keep building your nest egg.
 Thanks to compounding, the results will multiply.

### 4) Stick with it:

- Monitor your investment performance and make the right adjustments. Then be prepared to move to the head of the class.
- · Make sure your retirement savings stay on track.

#### 5) What will you do once you 'graduate'?

- Have you made plans for after you graduate into retirement?
- Take time to plan all your after-school activities.

