



# THE WHITE PAPER

## Strategies for Managing Your Assets

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### Is Your Portfolio Mix Right for Today's Market?

To help you determine if your asset allocation is appropriate for today's market environment, complete the following worksheet.<sup>1</sup> Then, call your financial advisor -- together you can decide if changes in your portfolio management strategy may be necessary.

Savings/ Investments	Stocks	Fixed Income	Cash	Real Estate	
Savings, checking, money markets, CDs <sup>2</sup>			\$_____		
Stocks, stock funds <sup>3,4</sup>	\$_____				
Bonds, bond funds <sup>5,4</sup>		\$_____			
DB plans, DC plans, IRAs, annuities, profit sharing plans <sup>6</sup>	\$_____	\$_____	\$_____		
Cash value of life insurance <sup>7</sup>			\$_____		
Primary residence, vacation homes, investment properties				\$_____	
<b>TOTALS</b>					<b>Grand Total</b>
Add columns down and then this row across to get the grand total	\$_____	\$_____	\$_____	\$_____	\$_____
Calculate asset classes as a percentage of total portfolio	%_____	%_____	%_____	%_____	100%

<sup>1</sup>Asset allocation does not assure a profit or protect against a loss.

<sup>2</sup>An investment in a money market 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. CDs are FDIC insured and offer a fixed rate of return if held to maturity.

<sup>3</sup>Investing in stocks involves risks, including loss of principal.

<sup>4</sup>Investing in mutual funds involves risk, including loss of principal. Mutual funds are offered and sold by prospectus only. You should carefully consider the investment objectives, risks, expenses and charges of the investment company before you invest. For more complete information about any mutual fund, including risks, charges and expenses, please contact your financial professional to obtain a prospectus. The prospectus contains this and other information. Read it carefully before you invest.

<sup>5</sup>Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and are subject to availability and change in price.

<sup>6</sup>An annuity is a long-term, tax-deferred investment vehicle designed for investment purposes and contains both an investment and an insurance component. They are sold only by prospectus. Guarantees are based on the claims-paying ability of the issuer and do not apply to an annuity's separate account or its underlying investments. The investment returns and principal value of the available sub-portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal.

<sup>7</sup>Life insurance policies are subject to substantial fees and charges. Death benefit guarantees are subject to the claims-paying ability of the issuing life insurance company. Loans will reduce the policy's death benefit and cash surrender value, and have tax consequences if the policy lapses.

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