



SPECIALIZED INVESTNEWS

Specialized Investments

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SMART INVESTING STRATEGIES

-What you can do right now for long-term success-

In a world of rapidly changing financial markets, every investor can benefit from a review of the basics. As you assemble your investment plan, keep in mind the principles that have stood the test of time. They include keeping a long-term perspective and staying the course when markets falter. The following tips can put you on the path to meeting your long-term financial goals.



Use the power of compounding.

Time is an investor's most powerful ally. Compounding is the reason. As account balances accumulate, gains on initial investments-and subsequent gains on those gains-generate returns. Therefore, it pays to start investing as early as you can and to do it regularly, even if you start with relatively small amounts. The more time you give your investments to grow, the more compounding can work for you.



Stick to your plan.

In hasty attempts to improve performance, many investors quickly move in and out of investments based on short-term results. However, investment categories that top performance charts one year may produce disappointing

returns the next. More often than not, "chasing" hot performance only derails well-planned, long-term investment strategies.



Consult a professional..

Whether you are saving for a short-term expense-remodeling a room, for example-or planning for larger goals such as college, a dream home, or retirement, seeking professional help is always a wise move. A financial representative can help you choose investments that have a goal of remaining steady even when markets are volatile and emotions are running high.



Diversify.

To build a portfolio, you can choose from many different types of investments, including value stocks, growth stocks, and bonds. Each type has unique performance traits. Owning a broad variety of investments offers comparative safety. Diversifying can increase your chances of owning the best performers while reducing your exposure to those that may stumble. Of course, diversification does not ensure a profit or protect against a loss, and you can lose money in a diversified portfolio.

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