



## Time May Change Your View of Wealth

**Your investment strategy and estate plan should keep pace as your views evolve.**

Time changes our perspective on many things, including our finances. Perhaps you used to think that money would solve all your problems, or that you didn't want to spend your time and energy thinking about your finances. You've lived, and you've learned.

**The value of money is what you do with it.** Haphazard spending, undisciplined indulgence, indifferent investing—these are the mistakes of youth. You've learned how important money is in planning for the future you envision, and how not to take it for granted. You understand that you need to put your money to work if you want to realize your dreams.

**It doesn't invest itself.** For some young people, investing means taking crazy risks, while others let their investments slumber in low-yield accounts. You now know that risk management, diversification and asset allocation are some of the keys to successful investment. You're as interested in protecting your capital as you are in growing it, and know that you shouldn't leave your investments to chance.

**You've got plans. Big plans.** As you enter your pre-retirement decade, you have some ideas of what you want life to look like when you stop working. It could be travel, a hobby, or even charity work. Your investment strategy should align with your plans, which may mean changing the amount of money allocated to your investments and moderating your current spending.

**Make your wealth endure.** A successful investment strategy can mean the potential for significant wealth accumulation. A thoughtful estate creates a plan to preserve your wealth now and deploy it according to your wishes later. As you mature, you understand how vital it is to protect your loved ones and support important social or community causes. Once only an afterthought, your estate plan looms larger every year.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification and Asset Allocation do not protect against market risk.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

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