




Investing concepts
simplified


be ready™

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Hi. I'm...




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Investment Adviser Representative

Registered representative of and securities offered through Voya Financial Advisers, Inc. (member SIPC)
CIN0313-32093-0419D

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First things first...
A few fundamentals




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Mix things up
Your investment mix




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Let's talk funds



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Make it less taxing



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Next steps



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A few fundamentals



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A few fundamentals

Not a stock market whiz?

You don't have to be.




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A few fundamentals

Just 3 key concepts.




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A few fundamentals

First - **asset classes**




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Second - **risk**




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Third - **time**



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Asset classes
Risk
Time

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A few fundamentals



Asset Classes

- Stocks
- Bonds
- Cash

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A few fundamentals

Take **stock!**


SELL BUY ▲

▼ 16.78 ▲ 40.86 ▼ 24.07 ▼ 23.89 ▼ 36.21

▼ 16.78 ▲ 40.86 ▼ 24.07 ▼ 23.89 ▼ 36.21

BUY BUSINESS ▲

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A few fundamentals

“equity”

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Long term growth potential



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Value can go **up or down**
May **pay dividends**

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Involve **risk**
Potential for **higher return**


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How about **bonds?**



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An **"I.O.U."**
A **loan**

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Pay **fixed income**


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Interest rate **sensitive**



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What about **cash?**



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Stable value
Dollar in, dollar out

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Pay **interest**
Lower risk, lower return

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Risk

- Investment risk
- Inflation risk
- Longevity risk
- Withdrawal risk

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Ups **and** downs
No guarantees

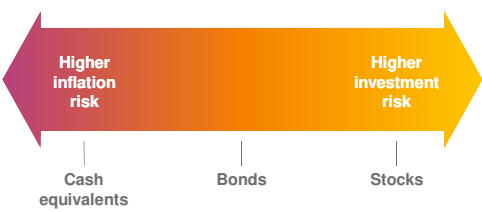


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Asset classes and risk



Higher inflation risk

Cash equivalents

Bonds

Stocks

Higher investment risk

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Longevity risk

75? ... 85? ... 90?




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Withdrawal rate risk




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Time

- How much do you have?

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Short term: 1-3 years

Medium term: 4-7 years

Long term: 8 years or more

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History says...

stay invested

Past performance is no guarantee of future results.

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A few fundamentals

Dollar cost averaging

	Share price	Investment	Shares purchased
January	\$10	\$100	10
February	\$7	\$100	14.3
March	\$6	\$100	16.7
April	\$8	\$100	12.5
May	\$9	\$100	11.1
TOTAL	\$8 average	\$500	64.6

This example is hypothetical, not guaranteed and does not represent any particular investment. Dollar cost averaging does not ensure a profit or guarantee against loss in declining markets. Investors should consider their financial ability to continue their purchases through periods of low price levels.

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Mix things up

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Asset Allocation

Cash Stocks

Bonds

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Risk Tolerance Questionnaire

go.voya.com/quiz

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What mix is right for you?

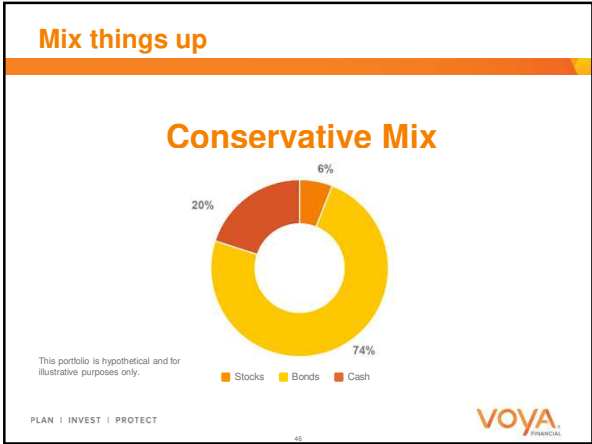
Risk Profile	Stocks	Bonds	Cash
Conservative	20%	74%	6%
Conservative To Moderate	45%	50%	40%
Moderate	37%	37%	3%
Moderate to Aggressive	20%	60%	20%
Aggressive	95%	0%	5%

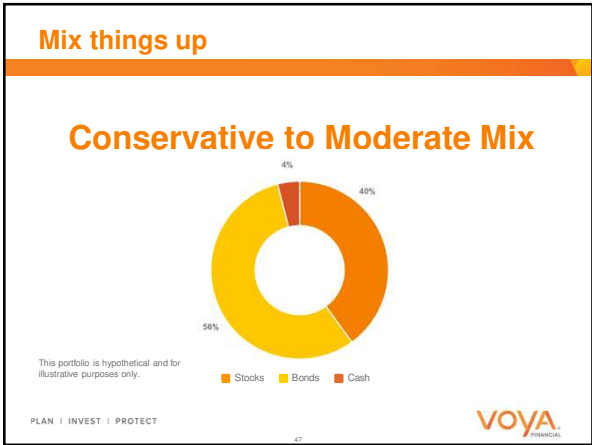
Legend: ■ Stocks ■ Bonds ■ Cash

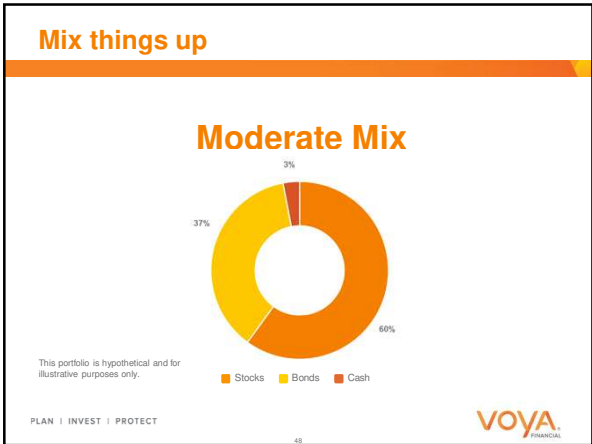
These portfolios are hypothetical and for illustrative purposes only.

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Mix things up

Moderate to Aggressive Mix

This portfolio is hypothetical and for illustrative purposes only.

■ Stocks ■ Bonds ■ Cash

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Mix things up

Aggressive Mix

This portfolio is hypothetical and for illustrative purposes only.

■ Stocks ■ Bonds ■ Cash

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Mix things up

Diversify to spread the risk

Cash

- CDs, treasury bills
- Money Market funds
- Stable Value funds

Bonds

- Government bonds
- Corporate bonds
- Bond mutual funds

Stocks


- Different companies
- Different industries
- Different countries
- Stock mutual funds

Diversification does not guarantee a profit or protect against loss in a declining market.

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Let's talk funds




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Where do I put my
money?



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Mutual funds
bring it all together

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A pool of **securities**



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Your plan may have other types of funds...

Commingled funds

Separately managed funds

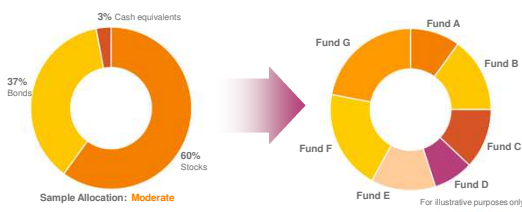
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Moving from asset allocation to fund selection...

How do I get there?



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Looking closer

Investment goal
Level of risk
Professionally managed

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Tools to help you choose

1. Benchmark
2. Independent ratings
3. Peer groups
4. Performance
5. Expenses

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Benchmark



The Dow Jones Industrial Average, also called the Industrial Average, the Dow Jones, the Dow Jones Industrial, the Dow 30, or simply the Dow, is a stock market index, and one of several indices created by Wall Street Journal editor and Dow Jones & Company co-founder Charles Dow. The industrial average was first calculated on May 26, 1896.

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S&P 500 Index
Barclays U.S. Aggregate Bond index
Russell 2000

S&P 500 Index is a gauge of the U.S. stock market, which includes 500 leading companies in major industries of the U.S. economy. Barclays U.S. Aggregate Bond Index is composed of U.S. securities in Treasury, Government-Related, Corporate and Securitized sectors that are of investment-grade quality or better, have at least one year to maturity, and have an outstanding par value of at least \$250 million. Russell 2000 Index measures the performance of the small-cap segment of the U.S. equity market including approximately 2,000 of the smallest securities based on market capitalization.


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Independent ratings

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Independent ratings:
Morningstar



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Peer groups



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Lipper Ranking

Peer group: Growth
ABC Fund
1 yr: #1,951 out of 2,907
5 yr: #398 out of 2,138 funds
10 yr: #199 out of 1,290

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Performance



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Returns

Fund Name	1 year	3 year	5 year	10 year	Life of Fund
ABC Fund	+8.79%	+14.77%	+14.38%	+6.98%	+11.78%
XYZ Fund	-6.27%	+3.25%	+8.28%	+6.84%	+5.23%

For hypothetical purposes only and does not represent any particular mutual fund.

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Average Annualized Returns for various asset classes as compared to inflation from 1993 to 2013.

Asset Class	Average Annualized Return
Inflation	2.46%
Cash (Barclays U.S. Treasury Bills)	3.07%
Bonds (Barclays U.S. Intermediate term bonds)	5.71%
Equities (Russell 1000 Growth, large growth stocks)	9.72%

Source: Blanchett & Straehl, "No Portfolio is an Island", Financial Analysts Journal, 2015 CFA Institute. Past performance is not indicative of future results. Barclays U.S. Treasury Bond Index is a component of the Barclays U.S. Aggregate Index. Barclays Capital U.S. Intermediate Credit Bond Index measures the performance of investment grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year and less than ten years. Russell 1000 Growth Index measures the large-cap growth segment of the U.S. equity market including Russell 1000 companies with higher price-to-book ratios and forecasted growth.

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Fees

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Look for **low expenses**

	Fund A	Fund B
Amount Invested	\$10,000	\$10,000
Rate of Return	8%	8%
Expense Ratio	.50	1.30
Amount after 10 Years	\$20,610	\$19,127

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+ \$1,483

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Ready mix or mix your own?

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Target date funds

2025 2035 2045

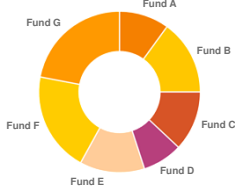
Generally speaking, Target Date funds target a certain date range for retirement, or the date the investor plans to start withdrawing money. Investors can select the fund that corresponds to their target date. They are designed to rebalance to a more conservative approach as the date nears. An investment in the Target Date fund is not guaranteed at any time, including on or after the target date.

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Let's talk funds

How many?
No more than you can manage



Fund A
Fund B
Fund C
Fund D
Fund E
Fund F
Fund G

For illustrative purposes only

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Make it less taxing



TAXES

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Make it less taxing

Your taxable income
Workplace retirement plans

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Make it less taxing

Deferring taxes

Traditional IRAs
Contributions
Earnings

Contributions and any earnings are tax-deferred and will be taxed when withdrawn, and will be subject to an IRS 10% premature distribution penalty tax if taken prior to age 59½, unless an IRS exception applies.


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Make it less taxing

Roth IRA

Contribute after-tax
Savings grow tax-deferred
Earnings may be withdrawn tax-free if requirement met

Any distributions taken from the IRA are tax-free if the Roth IRA is held for at least five years and the individual is age 59½ or older, making a first-time home purchase (lifetime limit of \$10,000 per taxpayer), is disabled or dies.

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Next steps



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Next steps

Remember, life is like a balancing act and **so is investing.**

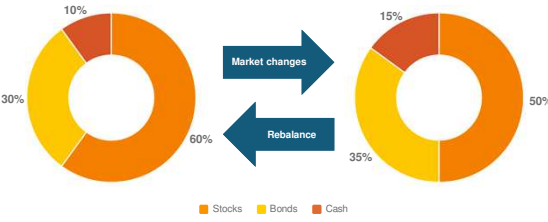


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Next steps

Review and **rebalance**



10% 30% 60%

Market changes

15% 50% 35%

Rebalance

Stocks Bonds Cash

This portfolio is hypothetical and for illustrative purposes only. Rebalancing does not ensure a profit or protect against a loss in a declining market.

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Next steps

Action steps

Ask if you need help

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Retirement income advice

Step-by-step personalized advice on the plan website.

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Retirement income advice

Step-by-step personalized advice on the plan website.

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Professional Management service is available.


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Work **one-on-one** with a financial professional.

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Holistic retirement income planning



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Holistic retirement income planning

Retirement Snapshot



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Holistic retirement income planning

Financial Plan




Financial Goal Plan
The Financial Goal Plan is a comprehensive, personalized plan that helps you understand your current financial situation and how it may change over time. It provides a clear picture of your future needs and the steps you can take to meet them. The plan is based on your current financial information and your goals for the future. It includes a detailed analysis of your income, expenses, assets, and liabilities. The plan also identifies potential risks and opportunities and provides recommendations for how to address them. The Financial Goal Plan is a valuable tool for anyone looking to take control of their financial future.

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You can do it!



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Make the Most of the Plan

- **Enroll** in the plan today!
- Set a **goal**
- Evaluate your **risk and reward** tolerance
- Consider **maximizing the match**
- Review your **investment options** carefully
- Create a **diversified portfolio***
- Review your **portfolio** regularly

*Using diversification as part of your investment strategy neither assures nor guarantees better performance and cannot protect against loss in declining markets.

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Questions?

Call me - your plan representative!

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- Financial Adviser
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- agreathouse@legacyfg.net



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