FINANCIAL U

Financial Wellness Done Right™

Investing Today: What you need to know!

LPL Tracking
#1-375967

Securities offered through LPL Financial, member FINRA/SIPC.

Agenda

Investment Basics

Mutual Funds

Guiding Principles & Strategies

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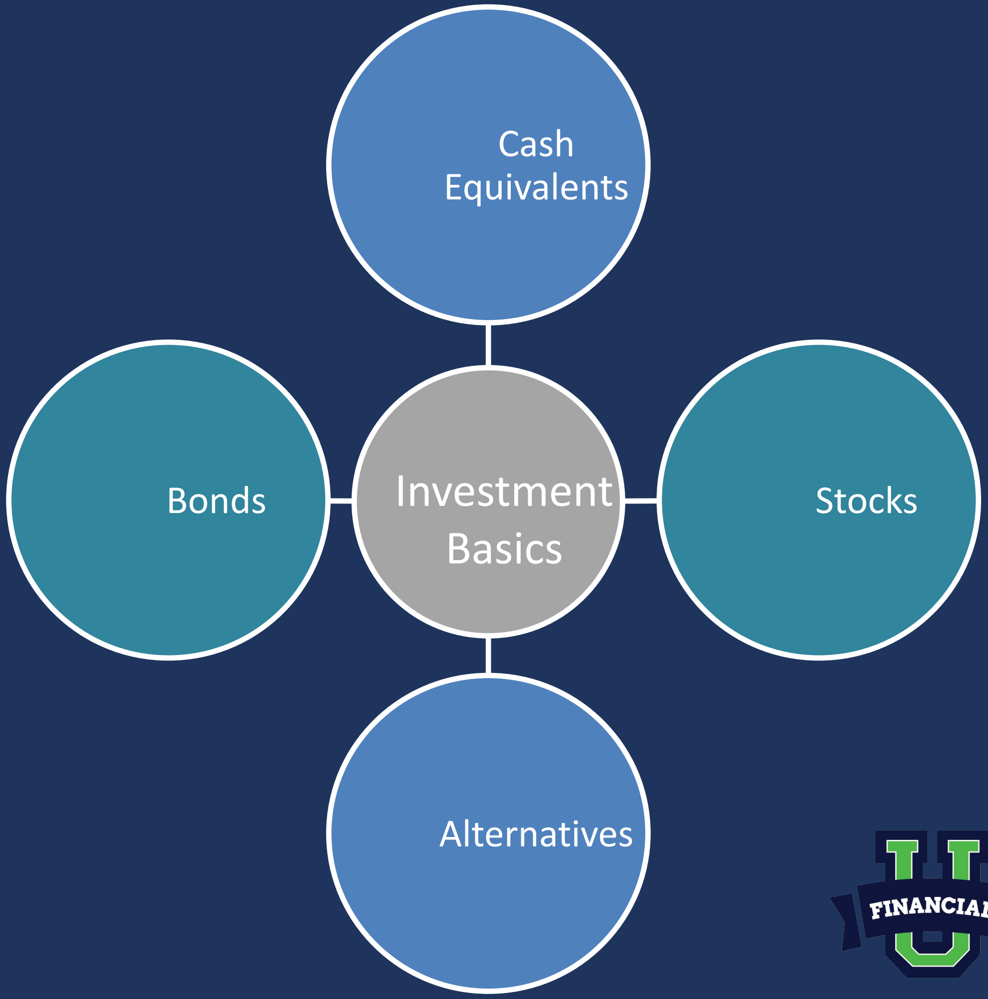
Investment Basics

I. **Overview**
II. Cash Equivalents
III. Bonds
IV. Stocks
V. Alternatives



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Bonds: Investor Loans Money in Exchange for Principal Plus Interest

Subject to interest and credit-rate risk

Income is fixed... Value is not

Bond prices usually *increase* as interest rates decline

Bond prices usually *decrease* as interest rates rise

Lower volatility than stocks

Moderate income opportunities

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Mutual Funds

Four Basic Types of Mutual Funds

Stock (Equity) Funds

- Growth, aggressive growth, global, specialty

Balanced Funds

- Growth and income from stocks and bonds
- Target Retirement Date

Bond and Income Funds

- Government, municipal, corporate, high-yield (junk bonds)*

Money Market Funds

- Cash, short-term income and savings**

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*High yield/junk bonds (grade BB or below) are not investment grade securities, and are subject to higher interest rate, credit, and liquidity risks than those graded BBB and above. They generally should be part of a diversified portfolio for sophisticated investors.

**An investment in the 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.

Guiding Principles

I. Get Invested
II. Manage Risk
III. Diversify
IV. Stay Invested
V. Balance

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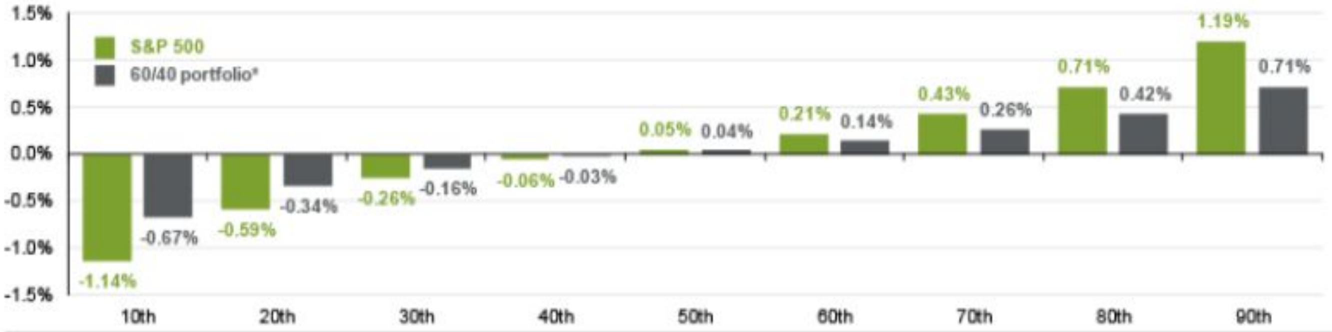
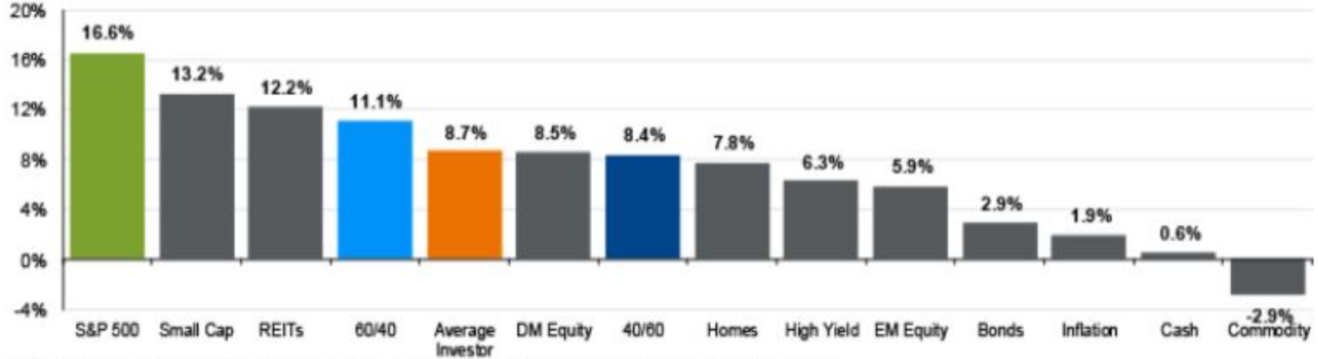
Diversification and the average investor

GTM | U.S. | 64

Equities vs. 60/40 portfolio: Last 20 years' daily market performance by decile



10-year annualized returns by asset class (2012 – 2021)



Source: Bloomberg, FactSet, Standard & Poor's, J.P. Morgan Asset Management; (Bottom) Morningstar, MSCI, NAREIT, Russell.
Indices used are as follows: REITs: NAREIT Equity REIT Index, Small Cap: Russell 2000, EM Equity: MSCI EM, DM Equity: MSCI EAFE, Commodity: Bloomberg Commodity Index, High Yield: Bloomberg Global HY Index, Bonds: Bloomberg U.S. Aggregate Index, Homes: median sale price of existing single-family homes, Cash: Bloomberg 1-3m Treasury, Inflation: CPI. *60/40: A balanced portfolio with 60% invested in S&P 500 Index and 40% invested in high-quality U.S. fixed income, represented by the Bloomberg U.S. Aggregate Index. The portfolio is rebalanced annually. Average asset allocation investor return is based on an analysis from Morningstar.
Guide to the Markets – U.S. Data are as of October 31, 2022.

J.P.Morgan
ASSET MANAGEMENT

Summary

- Review and monitor goals
- Diversify
- Don’t try to predict market turns – keep a long-term perspective
- Invest regularly
- Stay focused and regularly monitor your progress
- Rebalance

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