Fix Your Finances 2020 Quick Review Class 7- Creating The Offense

Creating the Offense

5 Stages of Your Financial Life

Accumulation: Saving for Future Family Goals Family Income Protection:
Retirement

Retirement Asset
Protection:
Defend Against
Market Volatility

Longevity of Income:
Make Retirement Income Last

Legacy:
Pass Wealth on to
the Next Generation







Build Your Financial House

Other Goals and Dreams

Retirement-College Savings

Understanding Investments

Pay Off Bad Debt- Home Ownership

Protect Your Income and Liabilities

Budget - Emergency Fund

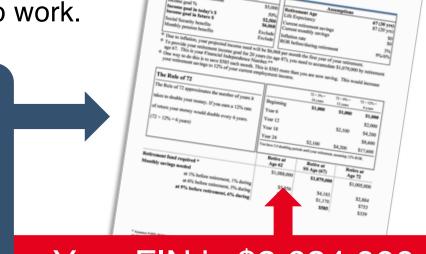


Step 1- Would you like to know your Financial Independence Number?

Your **FIN** is the amount of money you'll need to accumulate, so that someday you can live off that money for the rest of your life and never have to go back to work.

Example: You want to retire in 30 years, with \$100,000 a year in todays dollars

30 years from now, after 3% inflation... \$243,000 spends like \$100,000 does today.



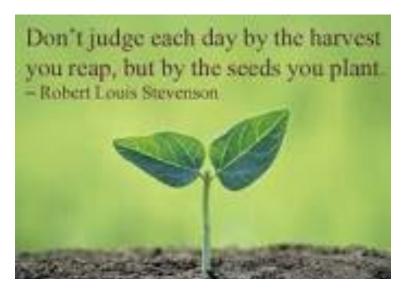
Retirement Needs

Your FIN is \$2,624,000

To get there, invest \$1,421 per month for 30 years at 9% = \$2,624,400 Lets Find Out What Your FIN Number Is.....

This hypothetical example assumes 20 years of retirement income needed, at a 6% post-retirement rate of return and 3% inflation. Hypothetical investment rates assume a nominal 9% rate of return, compounded monthly, and are not indicative of any specific investment. Any actual investment may be subject to taxes and fees, which would lower performance. This example shows a constant rate of return, unlike actual investments which may fluctuate in value.

The seeds you sow today will be your Harvest tomorrow...





You need three things to become Financially independent......

1. Time. If you have Lots of time!

2. Money. You need A little money!

3. Rate of return. Small Rate of return!

Shortage of time!

A lot of Money!

High rate of return!

These are the facts of life!

Retirement Needs

Jack and Donna Ryan

Objective

Needs Analysis

Monthly Income Goal & Benefits		Assumptions		
Current employment income	\$5,000	Retirement Age	67 (30 ym)	
Income goal %	50%	Life Expectancy	87 (20 ym)	
Income goal in today's S		Current retirement savings	50	
Income goal in future S		Current monthly savings	50	
Social Security benefits	Exclude	Inflation rate	376	
Monthly pension benefits	Exclude	ROR before/during retirement	996/696	

Due to inflation, your projected income need will be \$6,068 per month the first year of your retirement.

One way to do this is to save \$585 each month. This is \$585 more than you are now saving. This would increase your retirement savings to 12% of your current employment income.

The Rule of 72		10 - 3% - 34 years	22 + 4% - 12 years	72 - 12% 6 years
The Rule of 72 approximates the number of years it	Beginning	\$1,000	\$1,000	\$1,000
takes to double your money. If you earn a 12% rate	Year 6			\$2,000
of return your money would double every 6 years.	Year 12		\$2,100	54,200
	Year 18			\$8,600
(72 = 12% = 6 years)	Year 24	\$2,100	\$4,200	\$17,600
	You have 5.0 doubling	periods until your nets	roment, assuming	(2% RCR.

	Age 62	SS Age (67)	Age 72
Retirement fund required *	\$1,088,000	\$1,079,000	\$1,005,000
Monthly savings needed			
at 1% before retirement, 1% during	\$5,856	\$4,183	\$2,884
at 6% before retirement, 5% during	\$1,745	\$1,170	\$753
at 9% before retirement, 6% during	5963	5585	\$339

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Ask Your Rep for a Complimentary Financial Needs Analysis

- A Financial Plan that is Personalized to You
- Free of Charge
- Calculate your Net Worth
- Find out your FIN Number
- Debt Elimination Plan
- Calculate Insurance Needs
- And More......

Save enough for a secure and comfortable retirement.

To provide your retirement income goal for 20 years (to age 87), you need to accumulate \$1,079,000 by retirement age 67. This is your Financial Independence Number.**

Assumer 9.90% BOR before retirement and 6.00% during retirement.

^{**} These results are hypothetical, are not quaranteed and do not take into account the connegations for carnings, withdrawah, or transactions. Actual investment fluctuarie in value and actual results model diffice, and earlied to significantly impacted by periods of expeller returns.
This page connect the under whitever an accompanying presentation of the FNA lapperman Fount action due provides further explanation.

The Rule of 72

Divide your interest rate into 72 to find the approximate number of years it takes for money to double.

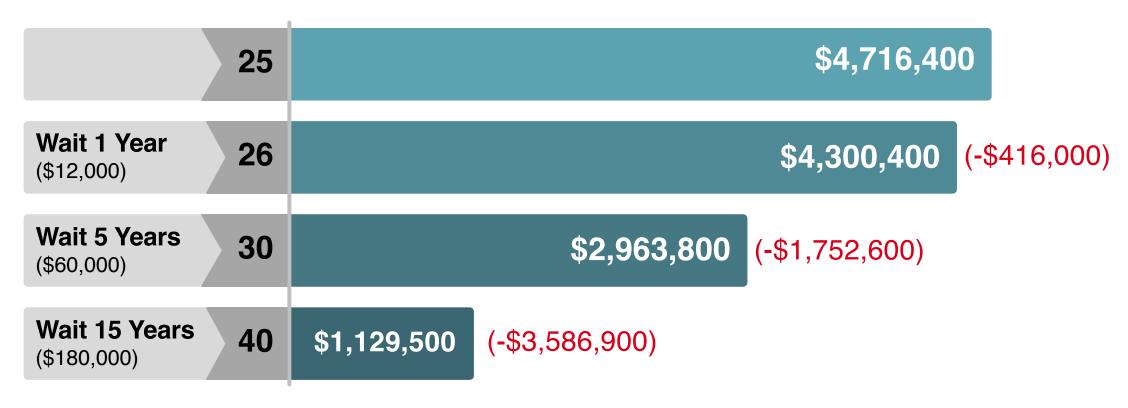
Years	3%	6%	12%
0	\$10,000	\$10,000	\$10,000
6			\$20,000
12		\$20,000	\$40,000
18			\$80,000
24	\$20,000	\$40,000	\$160,000
30			\$320,000
36		\$80,000	\$640,000
42			\$1,280,000
48	\$40,000	\$160,000	\$2,560,000

This table serves as a demonstration of how the Rule of 72 concept works from a mathematical standpoint. It is not intended to represent an investment. The chart uses constant rates of return, unlike actual investments which will fluctuate in value. It does not include fees or taxes, which would lower performance. It is unlikely that an investment would grow 10% or greater on a consistent basis, given current market conditions.

Education- Pay Yourself First and Get Started Soon

When you don't, there's a high cost of waiting.

\$1,000 Monthly Savings at 9% for 40 Years (Age 25-65)



Rates of return are constant and nominal rates, compounded monthly. Contributions are assumed to be made at the beginning of the month. The chart above is not indicative of any particular investment or savings vehicle where rates of return fluctuate. It does not take into consideration taxes or other applicable deductions, which would lower results.

BECOME AN OWNER, NOT A LOANER



Bypass the Middleman – Become an Owner, Not a Loaner

Traditional Financial Institutions



Banks, Credit Unions, Insurance Companies = Historically Low Rates of Return

INVEST WITH PROFESSIONAL MANAGEMENT



What Is a Mutual Fund?

A mutual fund is an opportunity for you, together with many other investors, to pool your money.

How a Mutual Fund Works



Investing entails risk including loss of principal. Shares, when redeemed, may be worth more or less than their original value.

5 Great Reasons to Own a Mutual Fund

1. Professional money management

2. Diversification of assets

3. Growth potential

4. Affordability

5. Liquidity

Mutual funds are not guaranteed against a loss. Mutual funds also have costs and fees that are attributable to management and distribution.

Mutual Funds Earn Money Three Ways:

1. Dividends

2. Capital Gains

3. Capital Appreciation

Should any of these be earned, they may be subject to taxation. Also note that the value of a fund may fluctuate.



Recap

Fix Your Finances 2020 Class 8 Understanding Investments

Spectrum of Mutual Funds Risk

- Aggressive Growth
- International Growth
- Growth
- Growth and Income
- Balanced
- High Yield Bond
- Corporate Bond
- Municipal Bond
- Government Bond
- Money Market

A dynamic approach to growth investing. Seeks growth by investing in companies that can benefit from innovation, exploit new technologies or provide products and services that meet the demands of an evolving global economy.

Price at NAV **\$47.52** as of 6/05/2020 (updated daily)

Fund Assets (millions)

\$18,170.5

Portfolio Managers ^{1, 2} 6

Expense Ratio 3 0.80%

Quarterly Fund Fact Sheet (PDF) Prospectus (PDF)

Returns at NAV

Returns at MOP 4,5

Read important investment disclosures

8.51%

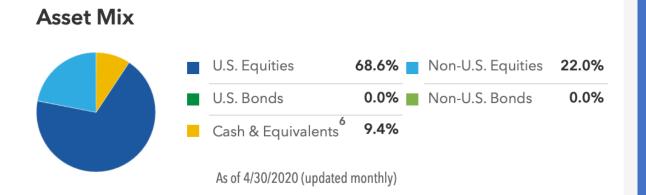
1-year return

8.42%

5-year return 10

13.08% 0.049 10-year return 30-Day

0.04% 30-Day SEC Yield Fund at MOP



Aggressive Growth

A disciplined approach to growth investing. Focuses primarily on well-managed U.S. companies of any size with sound fundamentals and that have solid long-term growth records and attractive future growth potential.

Price at NAV **\$34.62** as of

6/05/2020 (updated daily)

Fund Assets (millions)

\$56,836.9

Portfolio Managers 1,2 8

Expense Ratio 3 0.69%

Quarterly Fund Fact Sheet (PDF) Prospectus (PDF)

Returns at NAV ⁴

Returns at MOP 4,5

Read important investment disclosures

8.64%

1-year return

7.99%

5-year return

12.32%

10-year return

0.34% 30-Day SEC Yield Fund at MOP





Growth

A disciplined approach to growth-and-income investing. Uses strict eligibility criteria to screen for companies across a broad array of industries with strong balance sheets and consistent dividends. Seeks to be fully invested and avoids companies that primarily derive revenue from alcohol or tobacco products.

Portfolio Managers 1,2 7 Expense Ratio 3 0.59% **Quarterly Fund Fact** Price at NAV \$45.92 as of Fund Assets (millions) **Prospectus** (PDF) \$101,547.8 Sheet (PDF) 6/05/2020 (updated daily) Returns at MOP 4,5 **Asset Mix Returns at NAV** U.S. Equities 89.6% Non-U.S. Equities 6.0% Read important investment disclosures U.S. Bonds **0.0%** ■ Non-U.S. Bonds 0.0% 0.06% 7.05% 11.42% 1.85% Cash & Equivalents 4.4% 30-Day SEC 1-year return 5-year return 10-year return Yield Fund at As of 4/30/2020 (updated monthly) MOP

Growth and Income

Global Growth

Summary A pioneer in global small-cap investing. Seeks growth of capital by investing in some of the world's fastest growing and most innovative companies, with market capitalizations of up to \$6 billion at the time of purchase. Portfolio Managers 1, 2 Expense Ratio 3 1.08% **Quarterly Fund Fact** Price at NAV \$60.05 as of **Prospectus** (PDF) Fund Assets (millions) Sheet (PDF) 6/05/2020 (updated daily) \$37,410.5 16 Returns at MOP 4,5 **Asset Mix** Returns at NAV ⁴ U.S. Equities 45.7% Non-U.S. Equities 46.09 Read important investment disclosures U.S. Bonds **0.0%** ■ Non-U.S. Bonds 0.09 6.03% 6.15% 9.94% -0.11% Cash & Equivalents 6 8.3% 10-year return 30-Day SEC 1-year return 5-year return Yield Fund at As of 4/30/2020 (updated monthly) MOP

A diversified approach to international growth. Invests in attractively valued companies in developed and emerging markets that are positioned to benefit from innovation, global economic growth, increasing consumer demand or a turnaround in business conditions.

Price at NAV \$53.43 as of 6/05/2020 (updated daily)

Fund Assets (millions)

Portfolio Managers 1 11

Expense Ratio 2 0.84%

Quarterly Fund Fact Prospectus (PDF)

Sheet (PDF)

Returns at NAV 3

Returns at MOP 3,4

Read important investment disclosures

-2.19%

1-year return

1.81%

5-year return

5.81%

10-year return 30-Day S Yield Fun

0.74% 30-Day SEC Yield Fund at

MOP





International

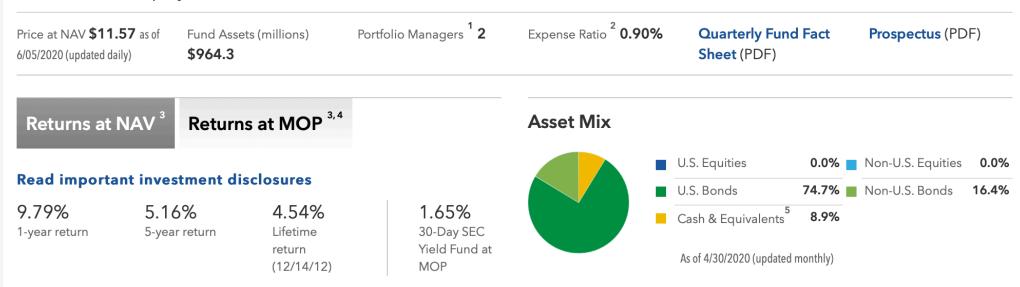
A balanced approach to growth-and-income investing. With a diversified portfolio of quality stocks and bonds, this balanced strategy invests between 50% and 75% in equities, with flexible exposure to growth-oriented and dividend-paying stocks. The fixed income portion generally invests in investment-grade bonds, providing diversification from equities.

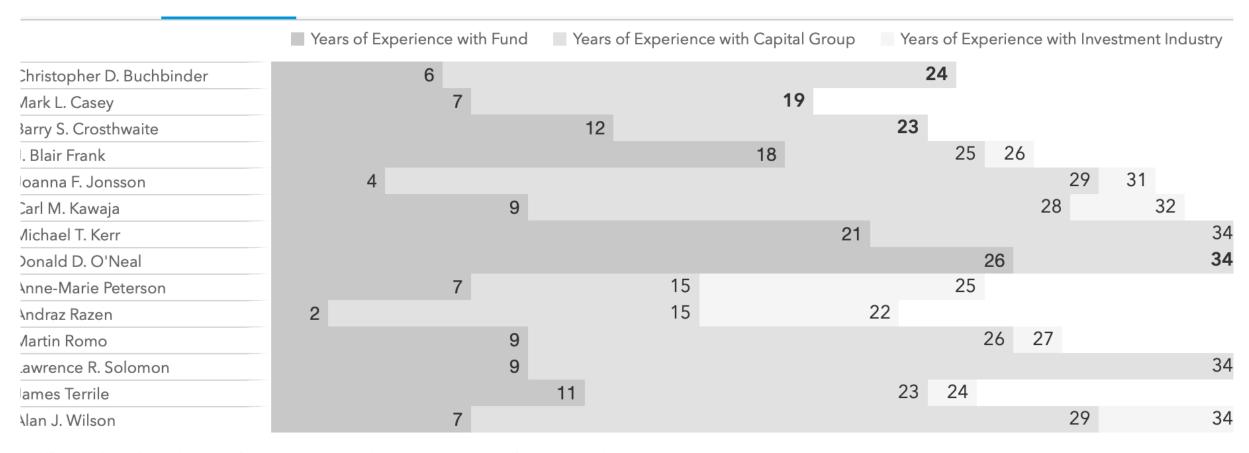
Portfolio Managers ¹ 10 Expense Ratio ² 0.59% **Quarterly Fund Fact** Price at NAV \$28.58 as of Fund Assets (millions) **Prospectus** (PDF) \$141,449.3 Sheet (PDF) 6/05/2020 (updated daily) Returns at MOP 3,4 **Returns at NAV Asset Mix** U.S. Equities **51.4%** Non-U.S. Equities 7.8% Read important investment disclosures U.S. Bonds **28.4%** Non-U.S. Bonds 4.1% 3.45% 5.95% 9.29% 1.67% 8.3% Cash & Equivalents 1-year return 5-year return 10-year return 30-Day SEC Yield Fund at As of 4/30/2020 (updated monthly) MOP

Balanced

Corporate Bond

A research-driven approach to corporate bonds. Total-return-focused strategy that seeks to generate most of its returns through income and invests 100% of its assets in U.S. dollar-denominated, investment-grade securities. Our deep, time-tested research capabilities have added to the consistency of returns while helping maintain a low correlation to equity markets.





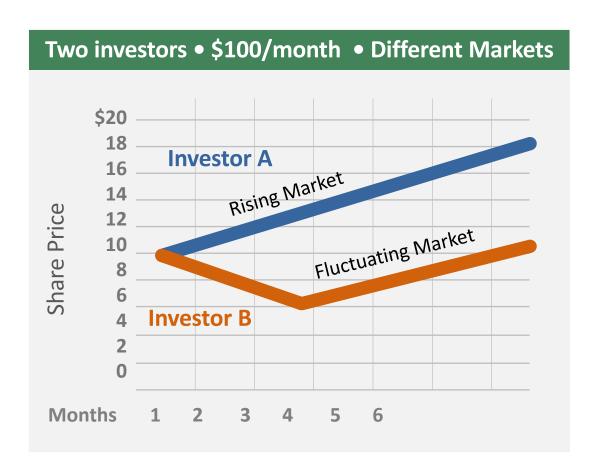
boldface number indicates that years of experience with Capital Group is equal to years of experience with investment industry.

Portfolio Managers

The Three "Ds" of Investing

- A good way to keep your focus on your goals is to remember the **three "Ds"** of investing
 - Dollar-Cost Averaging
 - Discipline
 - Diversification

Dollar Cost Averaging or Systematic Investing



Systematic Investing allows you to use dollar-cost averaging to build wealth over the long term.

Investor A

Invests \$100 a month in a rising market

Investor B

Invests \$100 a month in a fluctuating market

Dollar-cost averaging is a technique for lowering the average cost per share over time. While a continuous program of dollar-cost averaging can reduce cost per share over time, it cannot assure a profit or protect against loss in declining markets. Since dollar-cost averaging involves continuous investments over time, the investor should consider his or financial ability to continue purchases through low price levels. The values shown are hypothetical, not intended to reflect any specific market period but to demonstrate the effect of a fluctuating market.

Which example would you prefer?

Hypothetical

	Net	Initial		
Shares	Amount	Sales	Initial	
Purchased	Invested	Charge	Investment	Date
423.012	\$9,425	5.75%	\$10,000.00	05/01/2002

\$10,000 initial investment on 05/01/2002. Dividends and capital gains are reinvested. Subsequent investments of \$500.00 from 06/01/2002 to 05/01/2010 every month, on the last day of the month. Withdrawals of 6.00% (annually) of the year-end value from 05/02/2010 to 04/30/2020 every month, on the last day of the month as long as funds are available. The initial investment is subject to a 5.75% sales charge. Subsequent investments are subject to a sales charge of up to 5.75%. The effects of income and capital gains taxes are not demonstrated.

Date	Investment(s)	Withdrawal	Dividend Income	Dividend Income	Capital Gains	Shares Held	Total Value
12/31/2002	13,500	0	11	11	0	600	11,077
12/31/2003	6,000	0	5	16	0	871	21,380
12/31/2004	6,000	0	97	113	0	1,098	30,053
12/31/2005	6,000	0	244	357	289	1,316	40,604
12/31/2006	6,000	0	405	762	1,625	1,554	51,068
12/31/2007	6,000	0	612	1,373	3,502	1,839	62,558
12/31/2008	6,000	0	473	1,846	0	2,069	42,377
12/31/2009	6,000	0	485	2,332	0	2,337	63,876
12/31/2010	2,000	2,535	569	2,901	0	2,333	71,012
12/31/2011	0	4,237	483	3,384	0	2,210	63,505
12/31/2012	0	4,133	592	3,977	0	2,101	72,156
12/31/2013	0	4,546	274	4,251	5,485	2,124	91,326
12/31/2014	0	5,321	339	4,590	8,178	2,209	94,280
12/31/2015	0	5,796	569	5,159	7,085	2,263	93,458
12/31/2016	0	5,668	535	5,694	5,408	2,267	95,285
12/31/2017	0	6,061	538	6,232	6,956	2,292	113,531
12/31/2018	0	6,898	663	6,895	10,477	2,432	103,980
12/31/2019	0	6,900	875	7,770	7,544	2,457	125,633
04/30/2020	0	2,252	0	7,770	0	2,410	119,579
Total	57,500	54,346	7,770	7,770	56,548	2,410	119,579

Average annual return on the investment for the period 05/01/2002 - 04/30/2020 \cdot 9 74%

NACTOR RETURN

Diversification Is a Time-Tested Principle Spread out your investment dollars to protect against market risk.

Although diversification does not assure a profit or protect against loss, diversification may help spread out the risk in your portfolio. This chart shows how the returns in different asset classes have varied from one year to the next.

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Small	Int'l	Int'l	Int'l	Int'l	LT Gov't	Int'l	Small	LT Gov't	Small	Small	Lt Gov't	Large	Small	Int'l
Stocks	Stocks	Stocks	Stocks	Stocks	Bonds	Stocks	Stocks	Bonds	Stocks	Stocks	Bonds	Stocks	Stocks	Stocks
60.7%	20.7%	14.0%	26.9%	11.6%	25.9%	32.5%	31.3%	28.2%	18.2%	45.1%	23.9%	1.4%	25.6%	25.62%
Int'l	Small	LT Gov't	Small	LT Gov't	30-Day	Small	Large	Large	Int'l	Large	Large	30-Day	Large	Large
Stocks	Stocks	Bonds	Stocks	Bonds	T-Bills	Stocks	Stocks	Stocks	Stocks	Stocks	Stocks	T-Bills	Stocks	Stocks
39.2%	18.4%	7.8%	16.2%	9.9%	1.7%	28.1%	15.1%	2.1%	17.9%	32.4%	13.7%	0.0%	12.0%	21.8%
Large	Large	Small	Large	Large	Small	Large	LT Gov't	30-Day	Large	Int'l	Small	Int'l	Lt Gov't	Small
Stocks	Bonds	T-Bills	Stocks	Stocks	Stocks	Stocks	Bonds	Stocks						
28.7%	10.9%	5.7%	15.8%	5.5%	-36.7%	26.5%	10.1%	0.0%	16.0%	23.3%	2.9%	0.4%	1.8%	11.2%
LT Gov't	LT Gov't	Large	30-Day	30-Day	Large	30-Day	Int'l	Small	LT Gov't	30-Day	30-Day	Lt Gov't	Int'l	Lt Gov't
Bonds	Bonds	Stocks	T-Bills	T-Bills	Stocks	T-Bills	Stocks	Stocks	Bonds	T-Bills	T-Bills	Bonds	Stocks	Bonds
1.5%	8.5%	4.9%	4.8%	4.7%	-37.0%	0.1%	8.2%	-3.3%	3.3%	0.0%	0.0%	-0.7%	1.5%	6.2%
30-Day	30-Day	30-Day	LT Gov't	Small	Int'l	LT Gov't	30-Day	Int'l	30-Day	Lt Gov't	Int'l	Small	30-Day	30-Day
T-Bills	T-Bills	T-Bills	Bonds	Stocks	Stocks	Bonds	T-Bills	Stocks	T-Bills	Bonds	Stocks	Stocks	T-Bills	T-Bills
1.0%	1.2%	3.0%	1.2%	-5.2%	-43.1%	-14.9%	0.1%	-11.7%	0.1%	-11.4%	-4.5%	-3.6%	0.2%	0.8%

of any specific investment. All investments involve risk including loss of principal. Small Company Stocks—Russell 2000 Index; L is an unmanaged group of securities, is considered to be representative of the stock market in general; Long-Term Government Bo 30-day U.S. Treasury Bill; International Stocks—Morga What is internationa

Source: Morningstar. Past performance is no guarantee of future results. This chart is for illustrative purposes

Geography of Holdings

Geographic Breakdown

Regions | Top Countries



United States	81.7%
Europe	4.6%
Asia & Pacific Basin	4.6%
Other (Including Canada & Latin America)	1.2%
Cash & equivalents ⁶	7.9%

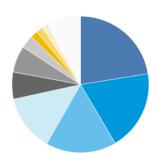
% of net assets as of 3/31/2020 (updated quarterly)

Holdings

Holdings

Equities Breakdown

Sectors | Top Industries



Equity Fund Holdings

■ Information technology	22.5%
Communication services	19.0%
Health care	16.7%
Consumer discretionary	13.3%
■ Industrials	6.4%
Financials	6.3%
■ Consumer staples	3.1%
Energy	1.7%
Real estate	1.6%
Materials	1.3%
Utilities	0.1%

% of net assets as of 3/31/2020 (updated quarterly)

Top Equities 14

Netflix	6.0%
Facebook	5.7%
Amazon	5.6%
Microsoft	5.2%
Alphabet	3.6%
UnitedHealth Group	3.0%
Tesla Inc	2.1%
Broadcom	1.6%
ASML	1.5%
TSMC	1.4%

% of net assets as of 4/30/2020 (updated monthly)

→ OHARTERIY HOLDINGS



Recap

How We Make Recommendations for Clients

- Overall Balance Sheet
- Time
- Cost
- Risk Tolerance
- Investment Experience
- Our Research and Ratings
- We Create a Portfolio

Fund Ratings

Morningstar Rating ^{™ 11} (i)

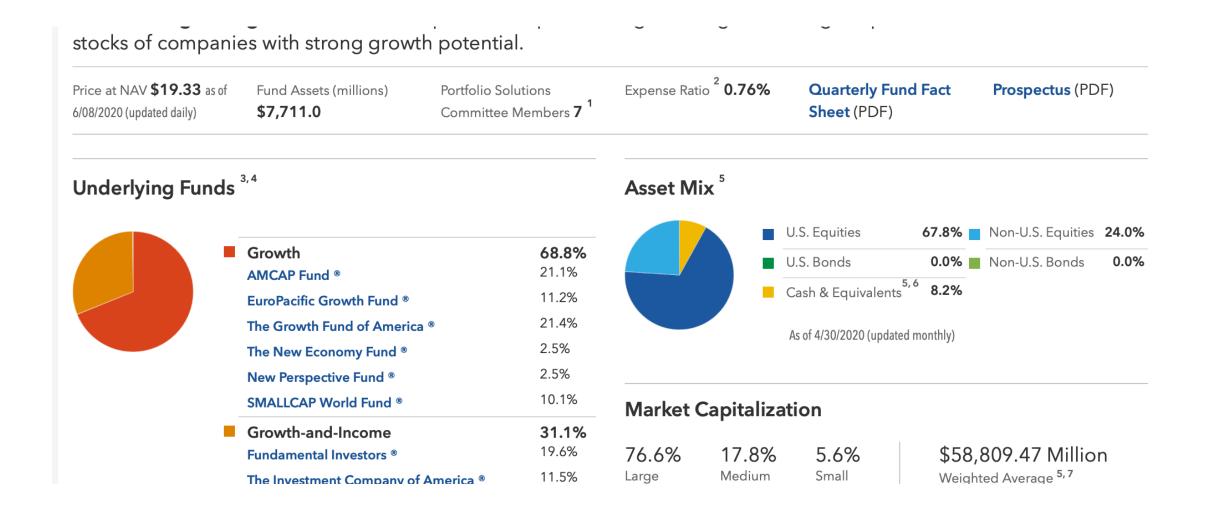
Overall Morningstar Rating TM Funds rated(637)		*	*	*	*	*
3-yr. Morningstar Rating TM (637 funds rated)		*	*	*	*	*
5-yr. Morningstar Rating TM (557 funds rated)		*	*	*	*	*
10-yr. Morningstar Rating TM (408 funds rated)		*	*	*	*	*
Overall Morningstar Risk	Below Average L	OW				HIGH

Risk Measures

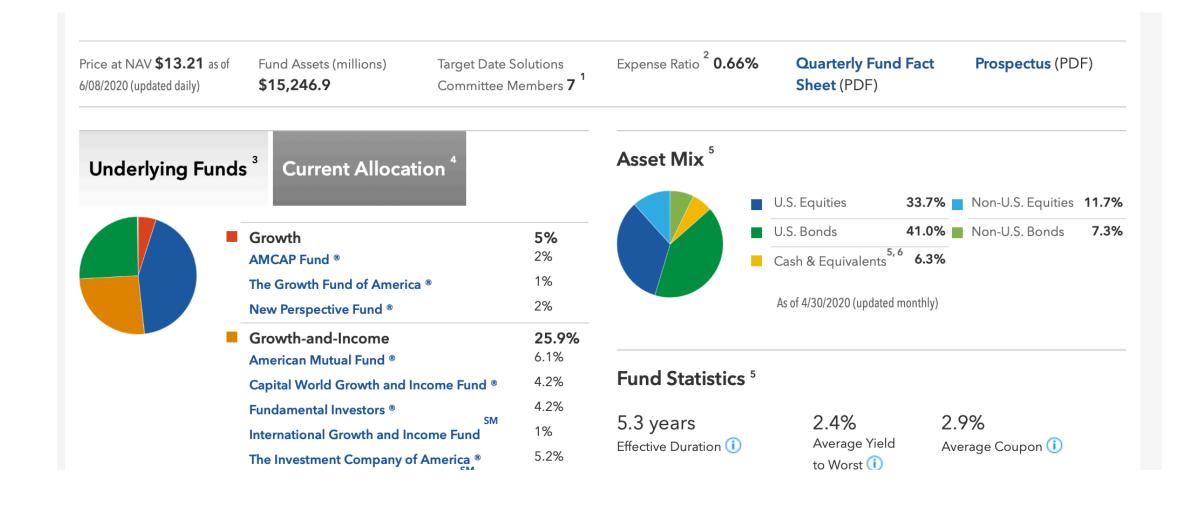
	i diid	
Standard Deviation ⁷ (i)	14.10	
Sharpe Ratio ⁷ (i)	0.94	
For the 10 Years ending 5/31/20 (updated monthly).		
	American Funds/	
	Morningstar Benchmark ⁷	
	S&P 500 TR USD (i)	
R-squared (i)	93	
Beta (i)	1.00	
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Example Of Portfolios

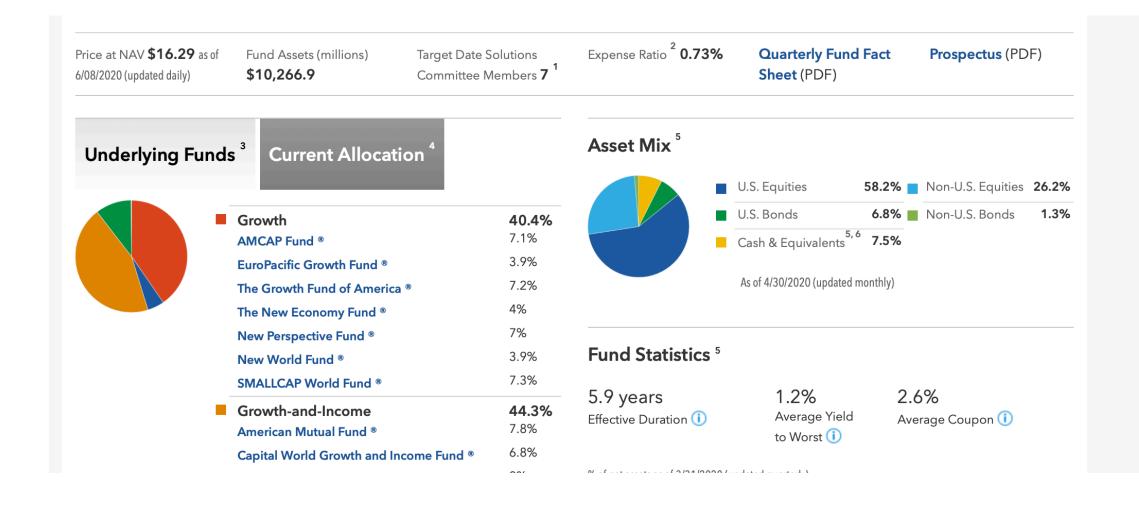
Global Growth Portfolio



Target Date 2020



Target Date 2050





3 Ways to Buy Funds

 No Load- Do It Yourself No Frontend Fee- Lowest Cost if You have the Knowledge and Temperament

 Brokerage Commission- Pay Front End Fee- Next Lowest Cost if you Buy and Hold

 Managed – No Front end with a Quarterly Management Fee- Highest Cost with Flexibility to Change Funds



All Funds have an Annual Expense Charge

Fees & Expenses

Fees	
Annual Management Fees	0.27%
Other Expenses	0.13%
Service 12b-1	0.25%

Expense	Ratio
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AGTHX ³	0.65%
Lipper Large-Cap Growth Funds Average 16	1.09%

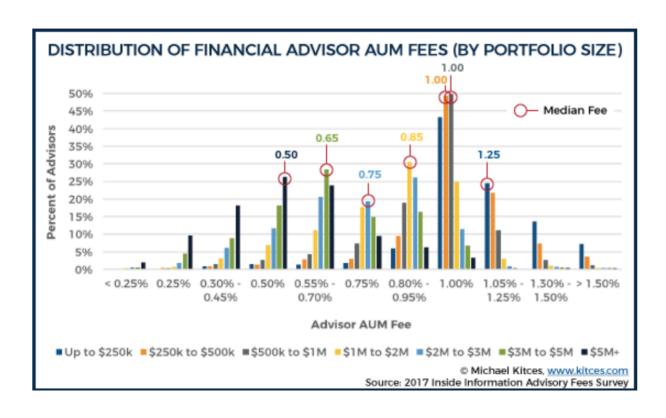
Fund as of most recent prospectus. Lipper Category as of 10/31/19 (updated monthly).

As of each fund's most recent prospectus.

Brokerage Fee Schedule

Equity Fund and Bond Fund Sales Charges					
Purchase amount and account value	Growth funds Growth-and-income funds	American Funds Inflation Linked Bond Fund sM American Funds Short-Term Tax-	All other bond funds		
	Equity-income funds	Exempt Bond Fund®			
	Balanced funds	Intermediate Bond Fund of America®			
		Limited Term Tax-Exempt Bond Fund of America®			
		Short-Term Bond Fund of America®			
Less than \$25,000	5.75%	2.50%	3.75%		
\$25,000 to \$50,000	5.00%	2.50%	3.75%		
\$50,000 to \$100,000	4.50%	2.50%	3.75%		
\$100,000 to \$250,000	3.50%	2.50%	3.50%		
\$250,000 to \$500,000	2.50%	2.50%	2.50%		
\$500,000 to \$750,000	2.00%	2.00%	2.00%		
\$750,000 to \$1 million	1.50%	1.50%	1.50%		
\$1 million and above	0.00%²	0.00%²	0.00%²		

Managed Account Fees





Recap

Thank You for Attending- We can Help You.

- If you need help with anything that we covered tonight or if you have questions be sure and reach out to the person that invited you through the private link. Text or email and they will follow up with you.
- Do you have a friend or family member that would benefit from this information?
 Forward your private link that you received and encourage them to register for next week.
- Lastly Do you need a work from home solution to earn extra Income? Ask the person who invited you to send you a link to "Join Our Team Webinar"