



## Invest for Better Future

Surveys show that over 90% of Americans want to invest but 1 in 3 doesn't because they don't feel confident or know where to start. Getting started with investing may seem daunting, but it doesn't have to be. Saving and investing are both essential parts of achieving financial security and success. Saving tends to be short-term and can be done with little to no risk. Investing, on the other hand, is long-term and focuses on bigger goals, such as retirement or buying a home. There is no one way to invest. The most important thing is to educate yourself and make choices that align with your values, goals, needs and risk tolerance. Let's look at some investment concepts and resources below.

### Tax-Deferred Investments

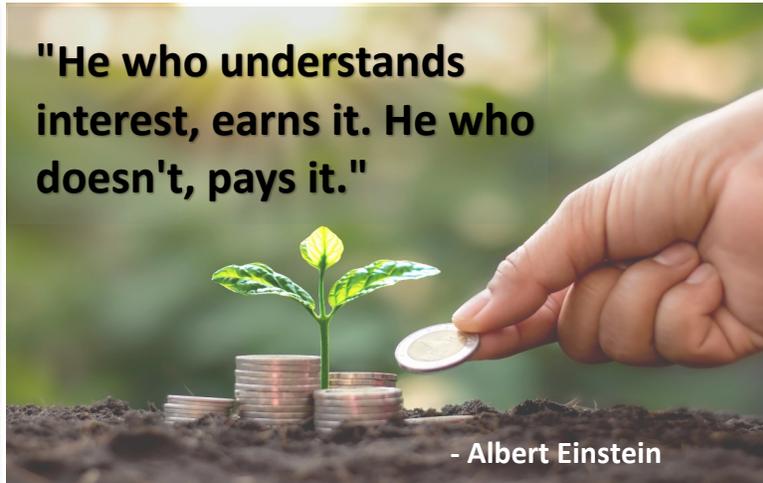
With tax-deferred investment accounts, you pay taxes when you withdraw money, instead of upfront. This means you have more of your money working for you. Examples include 401(k), 403(b), IRAs and annuities.

### Risk and Return

There's no such thing as "no-risk" investments. The higher your potential return, the greater risk you'll have. Your risk tolerance is impacted by your timeline, goals and age. Research your investment options and their associated risk, consider which options best align with your long-term goals, and seek professional advice when appropriate.

### Diversification

Diversification is an investment strategy that lowers your risk by investing your money across different types of assets, such as stocks, bonds, Treasury bills and real estate.



"He who understands interest, earns it. He who doesn't, pays it."

- Albert Einstein

### SPECIAL WELLNESS WEBINAR Investing Fundamentals

April 19, 3-3:30pm EST

Join us to gain knowledge and confidence to invest for a better future.

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