



| ADVISOR ADVANCEMENT INSTITUTE

# Investing 101



INVESTMENTS

# What are we going to talk about

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1. Why you should invest
2. Why aren't we talking about it?
3. Investing in two words
4. How you get started

# The importance of investing

**\$10,000** invested over **25** years at **7%** = **\$42,415**

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**\$10,000** invested over **25** years at **1%** = **\$12,357**

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***Give your money a workout – Compound interest***



# Why aren't we talking about investing?



# Overcoming your fear



# Overcoming your fear

The S&P 500 or Standard & Poor's 500 Index is a market-capitalization-weighted index of the 500 largest U.S. publicly traded companies.

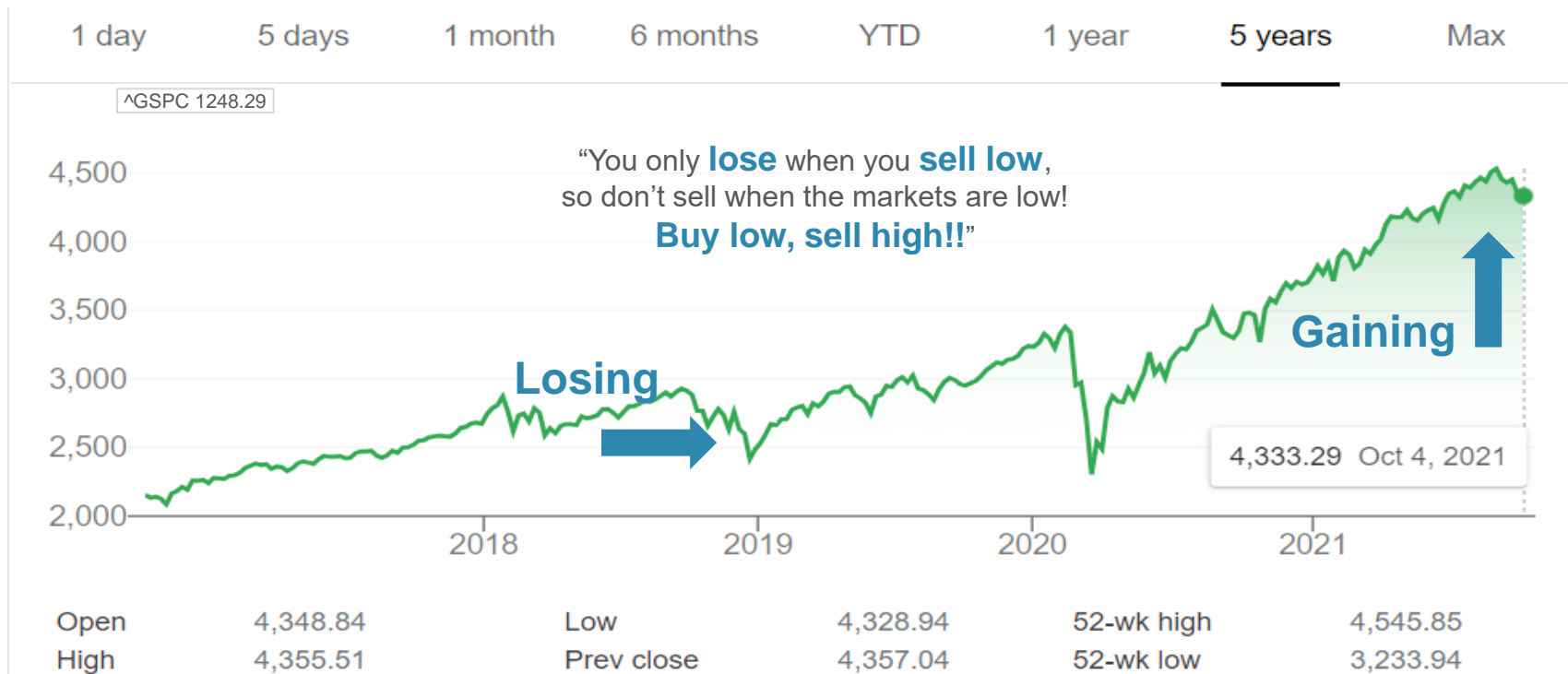


This example is for illustrative purposes only and does not represent an actual investment. The solutions presented are not appropriate for all investors. Past performance is not indicative of future results. An investment cannot be made in an index.

Source: Google Finance, October 2021

# Overcoming your fear

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# Overcoming confusion

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One of the most important things you need to know  
when it comes to investing...



# Overcoming confusion



## ASSET ALLOCATION

All investments are subject to market risk, including possible loss of principal. Asset allocation and diversification cannot assure a profit or protect against loss in a declining market.

# Asset allocation

- Your Mix of Assets = Your Pie
- Based on your goals
- Types of Asset Allocation
  - Conservative – least stocks
  - Moderately Conservative
  - Moderate/Balance
  - Moderately Aggressive
  - Aggressive/Growth – Most Stocks

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# Investments - the jargon

$$\text{Assets} = \text{Stocks} + \text{Bonds} + \text{Cash}$$

## Stocks



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- Equities
  - Aggressive

## Bonds



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- Fixed Income
  - Moderate

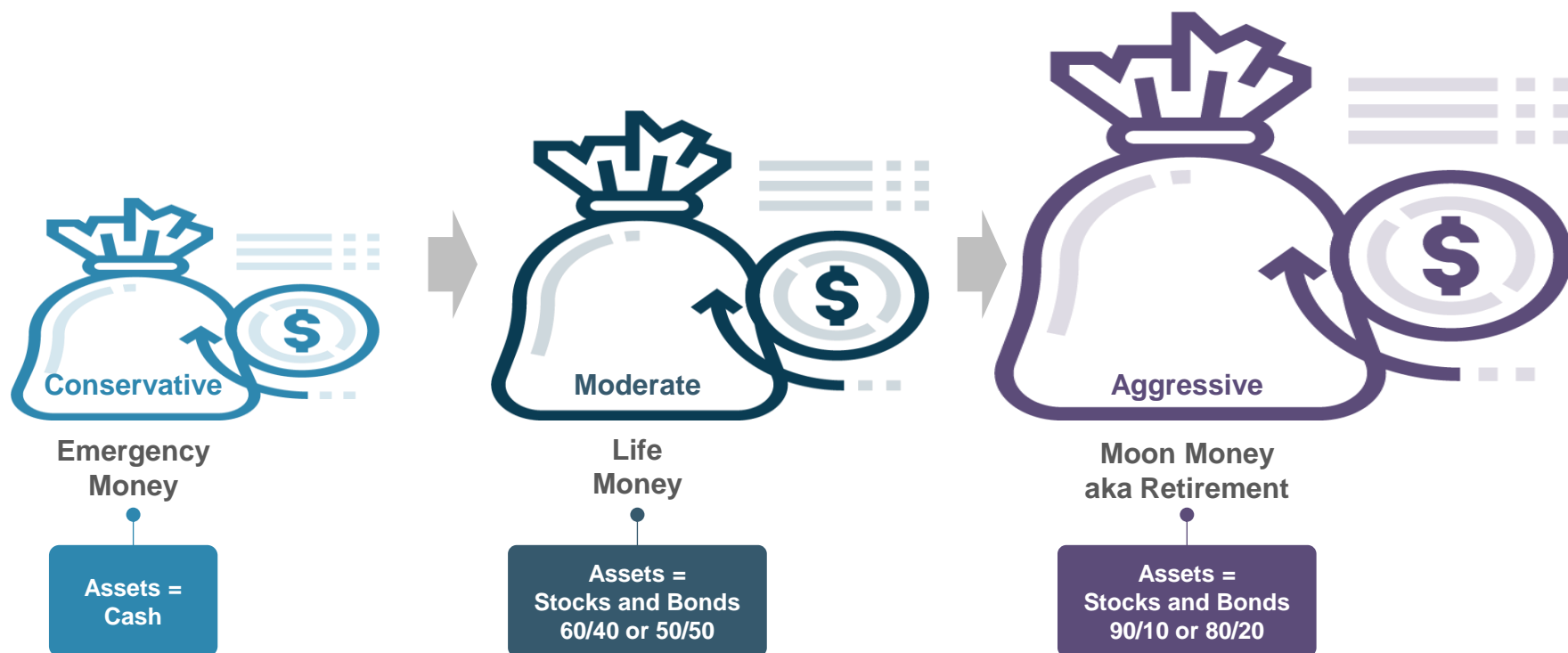
## Cash



- 
- Conservative

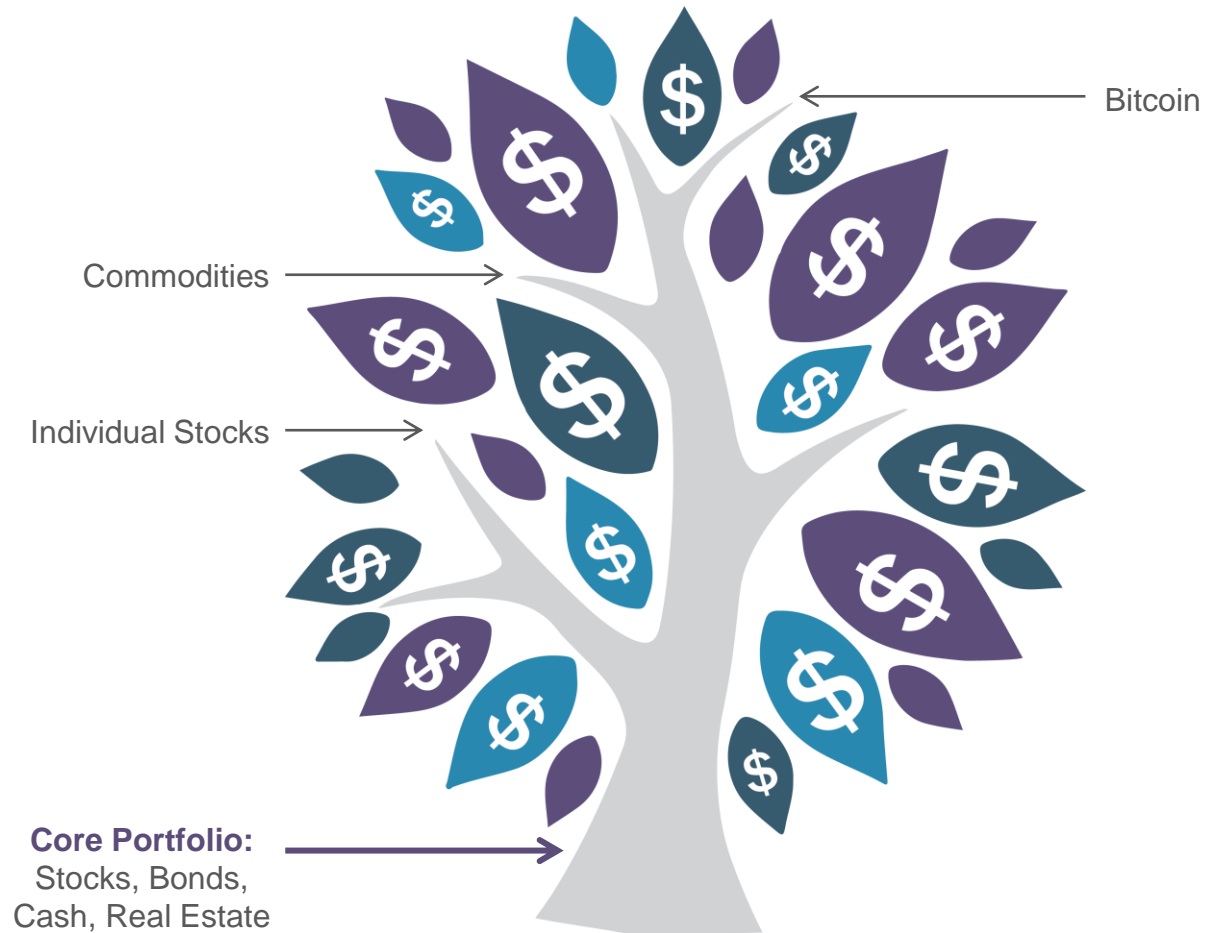
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# Identifying goals



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# Where does Bitcoin fit in?



# Start saving

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- Automation is the key
- Distinguishing clear goals
- AND keeping yourself accountable!

Questions?

# Thank you

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