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MAKING SENSE OF INVESTING

If you know how important it is to invest for your future, but you're unsure of the road to follow, you may want to get some guidance and direction from a financial professional. But if you've never worked with one before, what can you expect?

Here are some things to look for:

- **Assessment** – A financial advisor will assess your current financial situation – assets, income, debts and so on – but that's just the start. These days, advisors recognize the need to view their clients' lives holistically. Consequently, you will see questions like this: What are your feelings about investing? How would you judge your risk tolerance? What are your individual financial goals? What hopes and dreams do you have for your family?

- **Recommendations** – Only after fully understanding your needs, goals and preferences will a financial advisor recommend any investment moves. There are no "one-size-fits-all" solutions. You may want to steer clear of individuals claiming to be financial advisors who "guarantee" big returns with no risk. In the investment world, there are few guarantees, and every investment carries some type of risk.

- **Communications** – Financial professionals communicate with their clients in different ways, but you should always feel free to reach out to an advisor with any questions or concerns. Most financial advisors will want to meet with clients at least once a year, either in person or through an online platform, to review their investment portfolios. During the review, the financial advisor will help you determine if any changes are needed. But financial advisors won't wait a full year to contact clients to discuss a particular investment move that might need to be made. Also, depending on the firm you choose, you should be able to go online to review your portfolio at your convenience.

- **Technology** – A financial advisor can employ a variety of software programs to help clients. For example, a financial advisor can determine the rate of return you might need

to attain specific goals, helping shape your investment strategy. But there are also a lot of "what ifs" in anyone's life, so an advisor can use hypothetical illustrations to show you where you might end up if you take different paths, such as retiring earlier (or later) than you had planned or putting in more (or less) money toward a specific goal, such as education for your children. Anyone's plans can change, so the ability to view different potential scenarios can prove valuable.

Above all, a financial advisor can help you feel more confident as you pursue your goals. Among investors who work with a financial advisor, 84% said that doing so gave them a greater sense of comfort about their finances during the COVID-19 pandemic, according to a survey conducted in 2020 by Age Wave and Edward Jones. And during times of market turbulence, such as we've experienced this year, a financial advisor can help you avoid overreacting to downturns. When unexpected events crop up, such as a lapse in employment, a financial advisor can suggest moves that may enable you to avoid major disruptions to your financial strategy. Conversely, when a new opportunity emerges, perhaps from an inheritance or some other windfall, your financial advisor can help you take advantage of it.

Navigating the investment landscape can be challenging – but the journey can be a lot smoother if you've got the right guide.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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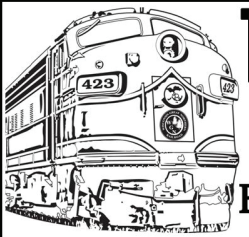
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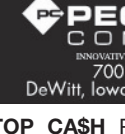
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4pm: Awards & Recognition Program
4pm - 7pm: Ag-Olympics
4:30pm - 6:30pm: BBQ Supper
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Community Picnic in the Park

July 14th at 5:00PM at Mikkelson Park
(Hwy 24 East, New Hampton)

Inspiring Lives would like to thank and celebrate our employees, clients and community members for all their support for mental health services in Northeast Iowa.



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