

Con't from previous page the benefits and convenience of owning bonds, money market instruments, and equities in one mutual fund.

Do you need fast cash? Mutual funds are structured in such a way that accessing your money is as simple as calling your advisor. As your investment needs change, your personal financial plan can also be easily changed. Your advisor can move money from one fund to another or cash in all, or part, of your investment at any time.

Invest with the best. Mutual funds give every investor the advantage of continual professional money manage-

ment. These professionals have access to some of the best quality investment research in the world. Professional money managers monitor both domestic and foreign markets around the clock. Their knowledge and experience ensures that your investments will keep pace with today's ever-changing markets.

When selecting a mutual fund, remember to choose a fund that matches your personal objectives. Look for consistency in the long-term performance of the fund and the professional who manages it. Try to select a mutual fund that invests in securities

you understand and that has a portfolio manager whose style you are comfortable with. Your advisor, who has reviewed your unique investment objectives, is positioned to provide you with information on mutual funds and help you select a fund that adds value to your portfolio.

Mutual funds are an excellent way to protect and build your capital. As you go through life, your financial goals change, and so too should your portfolio. Your advisor is there to monitor your investments and help you modify your portfolio on a regular basis to ensure long-term, consistent growth.



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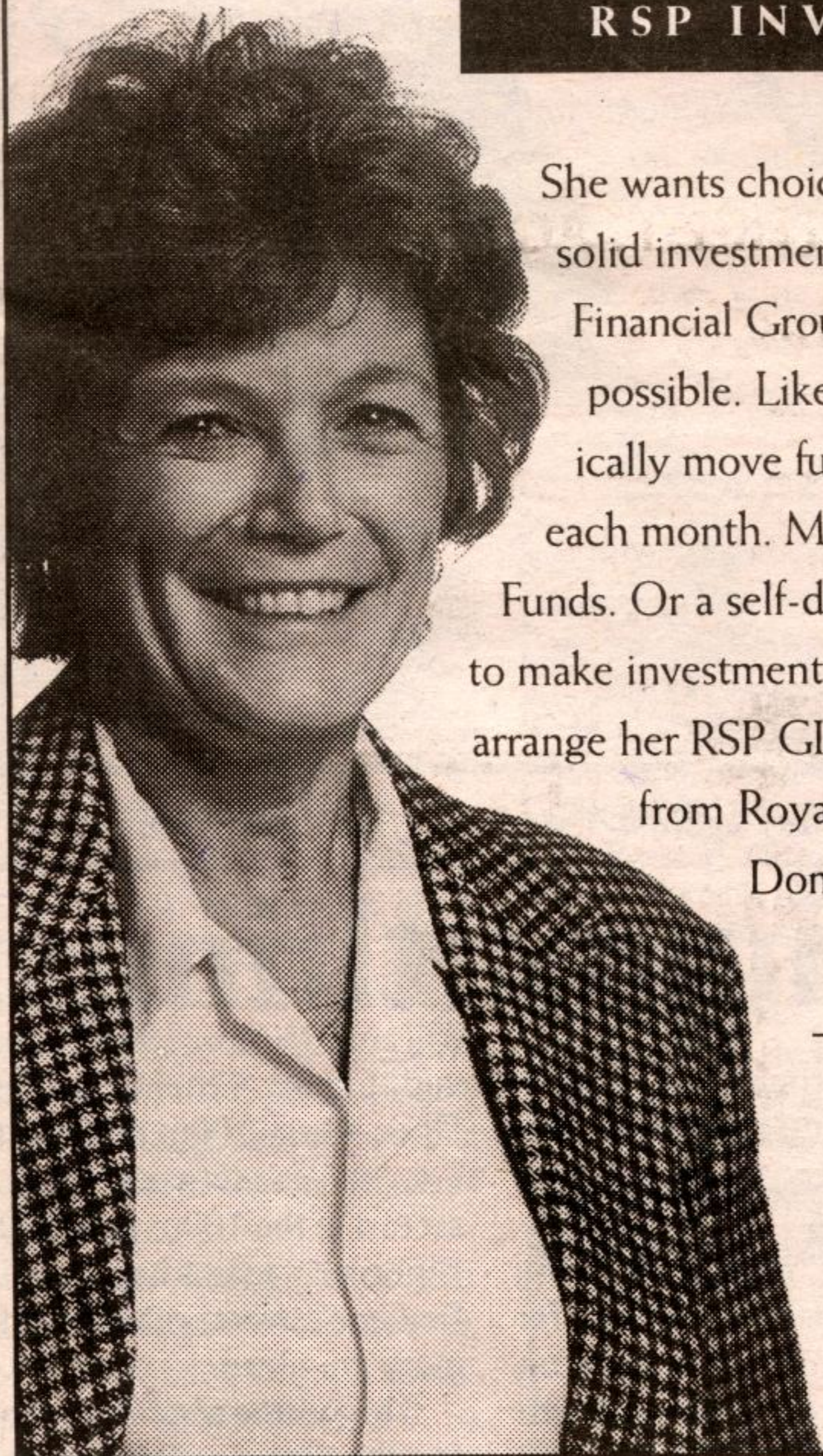
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- **INCOME REPLACEMENT** at Retirement, Disability and Death
- **TAX DEFERRAL** for Retirement and/or at time of severance
- **RISK VS RETURN** Evaluation of Investment Alternatives
- **Design** a plan to meet **your** goals

INDEPENDENCE means choice from the Market's Best:

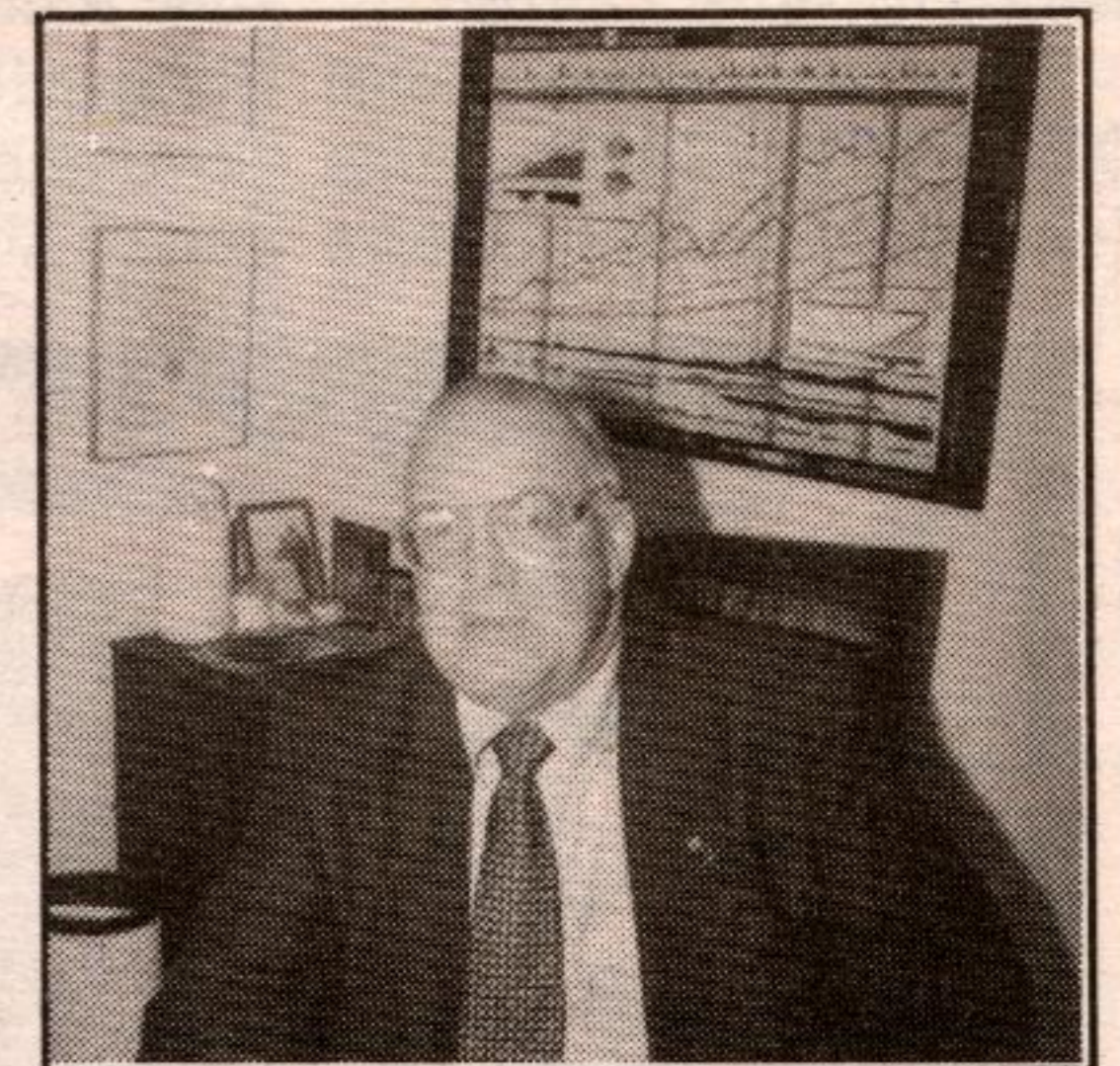
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