

Investing 101

1 What should I do before I start investing?

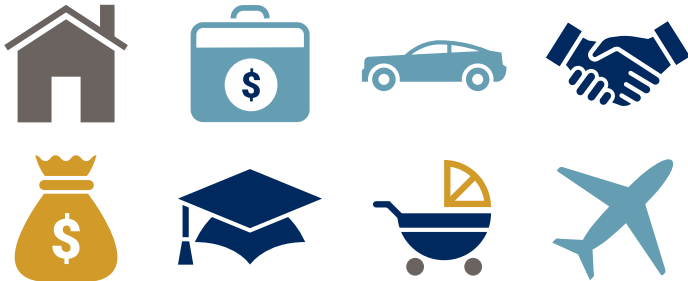


Pay off credit card debt



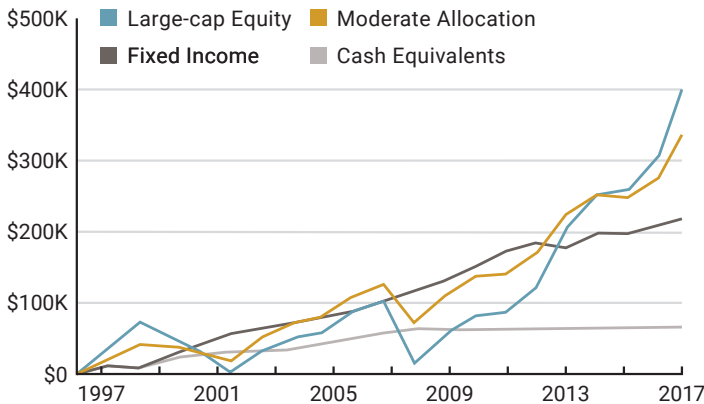
Build your emergency savings fund

Consider and prioritize your financial goals, including how much and what your timetable is.



2 Why should I invest?

Investing could be a solution to reaching your long-term financial goals. Below are some examples of some asset classes and their potential performance over time.



When you are ready to invest, be sure to pay off any high interest debts, build your emergency savings, meet with a financial advisor and develop a strategy.

3 Key Investing Concepts

Consider your time horizon and determine your risk tolerance when investing.

An **overly aggressive approach** is far more susceptible to market volatility, no guarantee or insurance and the potential to lose principle.

An **overly conservative approach** runs the risk of not reaching set goals and can be affected negatively by inflation.

Investment Vehicles	
Stocks	Ownership in a Company
	Fluctuating Prices & Greater Risk
	Greater Risk/Reward Potential
Bonds	Corporate or Government IOUs
	Source of Income
	Price Sensitive to Interest Rates
Exchange Trade Funds	Passive Management
	Low Ownership Costs
	Tax Advantaged Design
Mutual Funds	Actively Managed
	Professional Management
	Tax Inefficient

A financial advisor can help determine asset allocation. They can also help curb emotional investing, which often results in missing ideal days of investment and subsequently in missed growth.

In addition, it's important to be aware of the fees and expenses associated with investing, including:



Contact your HORAN Wealth representative at 513.745.0707 and visit www.horanwealth.com for more information.
For additional HORAN WealthBeing resources visit: horaneducation.com