GET TO KNOW YOUR INVESTMENTS

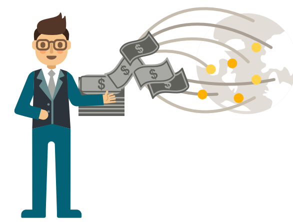
and develop your retirement savings portfolio

SAGE VIEW

Underneath the broad asset classes of stocks, bonds and cash are a multitide of options for building a diversified portfolio. Learn about some of the most common investment choices and how they can help you fine-tune the mix that's appropriate for you.

STOCKS

Stock funds add potential to grow your assets



Investing in the growth of multiple companies and the economy in general gives you higher return potential than bonds and cash, but also a greater risk of losses. Here are some terms to know:

Market Capitalization (or "market cap") is the size of company a fund targets.
Large-Cap: more established and stable businesses
Mid- and Small-Caps: typically younger, smaller and faster growing firms

Style refers to the type of stocks a fund focuses on.
Value: stocks trading at a discount in relation to their anticipated value
Growth: stocks expected to have high future earnings growth
Core: both value and growth stocks

Sector funds concentrate on investments in one specific segment of the economy, like technology and utilities

Global funds invest in developed countries all over the world, including the United States

International (or "non-U.S.") funds do not include U.S. stocks

Emerging Markets funds invest in countries with developing economies, which tend to be more volatile

BONDS

Bond funds may provide income and/or stability

Higher quality bonds tend to do well when stocks decline, which may help preserve your savings. Bonds also may give you an income stream. Just remember that for corporate bonds, typically a higher yield is associated with lower credit quality -- meaning, there's a greater risk the issuer could default on payments.

Treasuries: issued by the federal government and generally have a high credit quality

Corporates: issued by public and private businesses with varied credit quality

Inflation-Adjusted: issued by the government and corporations and offer returns adjusted for inflation

Municipals: issued typically by state and city governments; in some cases, income from interest payments is exempt from federal, state and/or local income taxes

MONEY MARKET

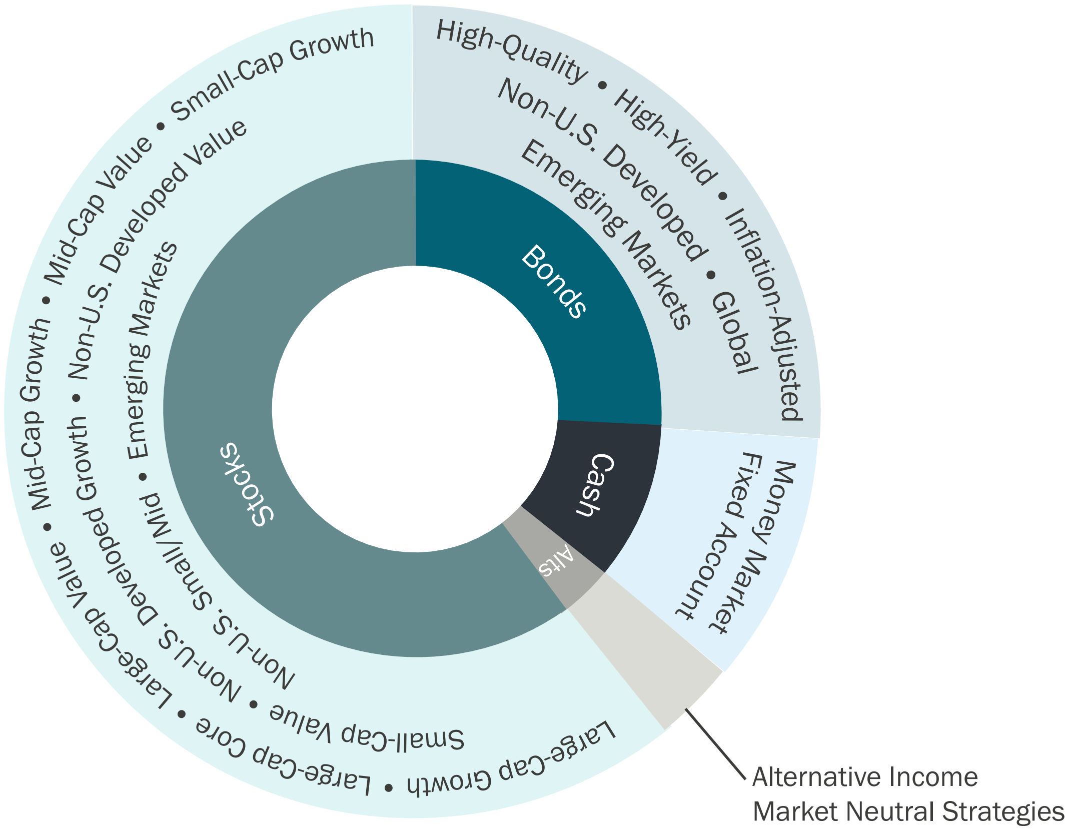
Money Market funds give access to cash and help preserve capital

These investments typically hold bonds that mature in less than one year, such as U.S. Treasury bills. Although that offers a low average annual return, it provides more stability of principal as you get closer to withdrawing money from your portfolio.

GET TO KNOW YOUR INVESTMENTS

Putting It All Together

The appropriate investment mix for you should take into account your age, risk tolerance and goals for the future.



Pre-Mixed Options

If assembling a portfolio on your own seems daunting, asset allocation funds -- like target-date funds -- do it for you. You can select one of these professionally managed portfolios based on a target date close to your expected retirement year.

While investing in a target-date fund (TDF) can be convenient, you also should know that not all TDFs are the same. Understanding how to compare them may help you feel more confident about your investment.

SAME GOAL

In general, TDFs are designed to have market risk decrease over time as they approach the target date. The risk relates to how many stocks (versus bonds and money market funds) are in the fund.

The further from the target date, the more stocks in the TDF

The closer to the target date, the fewer stocks in the TDF

SageView Advisory Group | 800.814.8742 | www.sageviewadvisory.com
Registered Representative with and securities and advisory services offered through Cetera Advisor Networks LLC, (doing insurance business in CA as CFGAN insurance agency LLC), a Broker/Dealer & Registered Investment Adviser, member FINRA/SIPC. SageView is not affiliated with Cetera Advisor Networks LLC.
1920 Main Street Suite 800, Irvine, CA 92614
Examples above are for illustrative purposes only. This flyer is designed to provide accurate and authoritative information on the subjects covered. It is not, however, intended to provide specific legal, tax, or other professional advice. For specific professional assistance, the services of an appropriate professional should be sought.

Source: American Century Investments

Mutual Funds: Investing in mutual funds is subject to risk and loss of principal. There is no assurance or certainty that any investment strategy will be successful in meeting its objectives.

Small Cap Funds: Small cap funds may be subject to a higher degree of market risk than large cap funds or more established companies' securities. Furthermore, the illiquidity of the small-cap market may adversely affect the value of an investment so that shares, when redeemed, may be worth more or less than their original cost.
International: Additional risks are associated with international investing, such as currency fluctuations, political and economic stability, and differences in accounting standards.

Bonds: The return and principal value of bonds fluctuate with changes in market conditions. If bonds are not held to maturity, they may be worth more or less than their original value.

Treasuries: Treasuries are backed by the full faith and credit of the US Government as to the timely payment of principal and interest. The principal value will fluctuate as with bonds (see above).

Muni bonds: Municipal bond income may be subject to local, state and/or the alternative minimum tax. Consult your tax professional for further details regarding your specific situation.

Money Markets: An investment in Money Market funds is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve your $1.00 per share, it is possible to lose money in the fund.

Target Date Funds: The target date of a target date fund may be a useful starting point in selecting a fund, but investors should not rely solely on the date when choosing a fund or deciding to remain invested in one. Investors should consider funds' asset allocation over the whole life of the fund. Often target date funds invest in other mutual funds and fees may be charged by both the target date fund and the underlying mutual funds. The principal value of these funds is not guaranteed at any time, including at the target date.