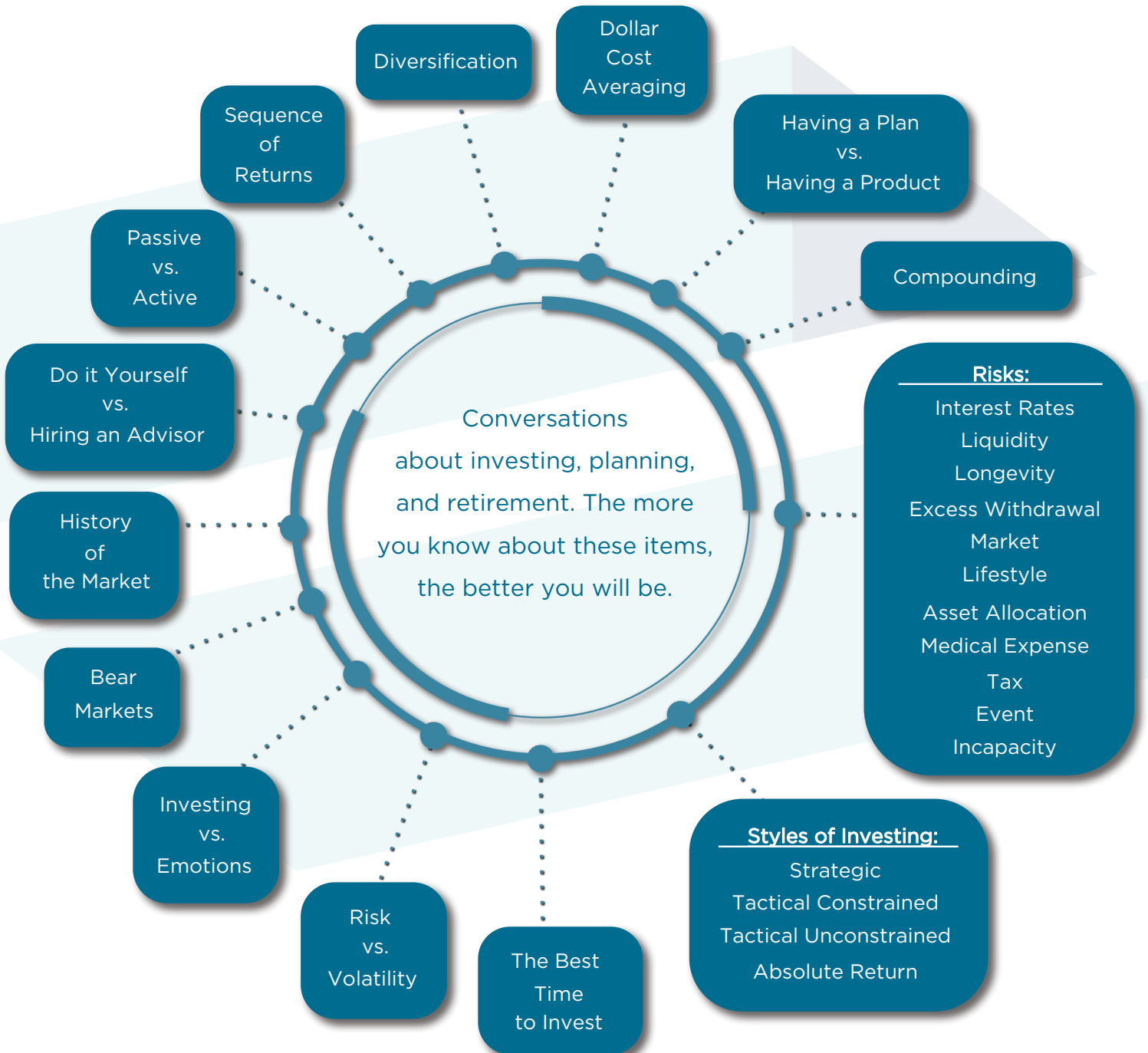


Topics to Discuss When Investing



Diversification and/or asset allocation do not protect against a loss of principal. Please keep in mind that there may be other factors to consider regarding your situation. The decision to implement any of these ideas should be made in consultation with a qualified tax, legal or financial professional.