

MONEY TIMES© (2019)

	SHORT-TERM	INTERMEDIATE	LONG-TERM
Timeframe	Less than 1 year	From 1-5 years	Over 5 years
Purpose	Safety	Flexibility	Nest Egg
Objective	Interest	Income	Growth
Investments	Cash, CD's	Bonds	Stocks
Benefits	<ul style="list-style-type: none"> • Easy to access • FDIC guarantee 	<ul style="list-style-type: none"> • Higher yield • Can be tax-free 	<ul style="list-style-type: none"> • Beat inflation • Can be tax-deferred
Return*	0.01 - 1.75 %	2 - 3 %	Over 5%
Risk	Loss of opportunity	Interest rate risk	Market fluctuation

*NOTE: Return is based on historical averages and is shown for illustrative purposes only. Return will fluctuate from year to year based on investments in the portfolio, and is not considered a guarantee nor an expectation for every individual year. Choosing an appropriate portfolio strategy does not protect against drops in value in declining markets. You should consider your individual risk tolerance and need for account withdrawals when choosing timeframes. These returns do not include any applicable taxes, advisory fees and transaction costs, which could reduce the returns mentioned.

NOTES: