

INVESTMENTS & INSURANCE

Considering long term investments can lead to thoughts of real estate, retirement and college funds for the kids. However, insurance can be one of the best investments for your financial future. Consider life insurance that serves your family in the event of your death or home insurance that protects one of your greatest investments. Insurance and investments should also be considered as a part of your benefits package when looking for employment.

Insurance

Despite our best plans, some things go wrong. You get sick, lose something valuable, or can't work because of illness. Insurance is there to help bridge the gap.

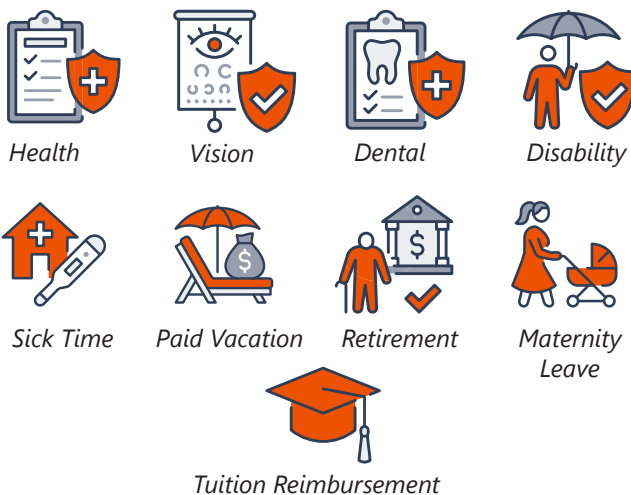
Types of Insurance



Benefits

For many types of insurance, your employer may be the first place to look. Many employers offer insurance and other perks. Ask when interviewing.

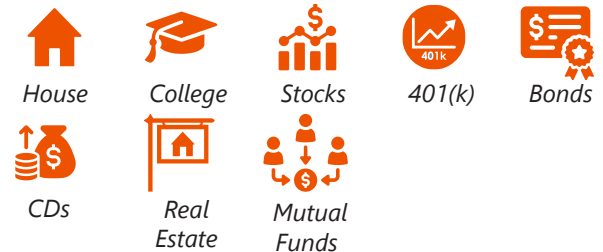
Types of Benefits



Investments

An amount of money that is set aside to be used for a long-term goal. **Long-term goal** - a goal you want to achieve in more than seven years.

Types of Investments



Risks

Just about any type of investment is subject to some risk. Before investing you should understand the risks you are taking on & ways to help lower your risk.

Types of Risk:

- Business
- Financial
- Market
- Interest Rate
- Event
- Liquidity

Diversification

Reducing investment risk by putting money into several different types of investments. Making sure you don't have all your eggs in one basket.