

Information from **RCU Investment Services** to help keep your financial life in balance

Consumer Sense

Par for the Course

A successful investment strategy requires a variety of tools.

Does thinking about investing get you all tied up in knots? Well, it doesn't have to be that way. Investing can be very rewarding when you establish a plan and work toward your goals.

Understanding the basics behind a sound investment strategy can put your mind at ease. In fact, investing is similar in many ways to playing a game of golf or spending a day in the garden.

When you play golf, how many clubs do you take along? Just a few, or do you take a complete set? Taking only a couple of clubs wouldn't make sense because you need different clubs for different situations: a wedge for a chip shot, a putter when on the green, and so on.

What would happen if you only had one club? Could you still play? Of course you could, but it wouldn't be as effective, it would take longer and you'd have to hit more shots.

Achieving a competitive score would be much more difficult.



How about planting, maintaining and nurturing a garden? Attractive landscaping has a variety of plants with different shapes and colors, different seasonal appeal, species that require shade or direct sunlight, etc.

You have to watch over your garden, giving it the proper care and attention it needs to grow and prosper.

Well, the same concept applies to investing. To reach your goals in an effective and efficient manner, you need a variety of investments. Different investments fit different financial needs. For instance, fixed annuities can help you set aside money for retirement and defer taxes, while **stocks are oriented toward growth.

*Talk with your investment professional about diversifying your portfolio. Just like golfing and gardening, you'll want a variety of options when playing the investment game.

*Withdrawals for annuity earnings are taxed as ordinary income and if taken prior to the age of 59½ may be subject to an additional 10% federal penalty.

** The return and principal value of stocks fluctuates with changes in market conditions. Shares, when sold, may be worth more or less than their original cost.

Have You Read...

**WealthBuilding:
Investment Strategies
for Retirement and
Estate Planning** by David R. Reiser, Robert L. DiColo.
WealthBuilding will empower individual investors by offering innovative investment strategies and showing people how to pick financial advisors and form effective partnerships with these professionals.

Interested in Learning More?

For more information or to schedule a no-cost, no-obligation appointment, please call us today: **(800) 479-7928**.

