

# READY. SET. GO!

Make investing part of your overall strategy.



## Set your goals



## Start early

The earlier you start, the easier it will be to reach your goals.



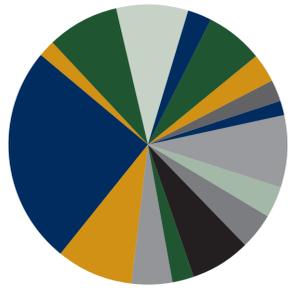
You have to save 15x more per month to reach \$1M by age 65 if you start saving at 55, versus if you start at 25.<sup>1</sup>

## Understand:



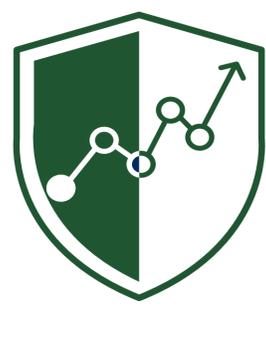
For every bear there's a bull, and for every bull there's a bear.

There are always ups and downs, but staying invested is important to help reach your long-term goals.



Diversification can help you minimize risk ...

... and reach your financial goals over the long term.



A mix of growth and protection strategies ...

... can be the optimal route to financial success.

## Place your trust in a financial professional:



Financial professionals can help take the emotion out of investing.

Investing based on emotion is hard to avoid without professional support and can lead to poor decision-making.



Past results show a 100% equity portfolio has yielded:

# 9.5%\*

vs. 8.1% for the average equity fund investor.<sup>2</sup>

\*Past performance does not guarantee future results.

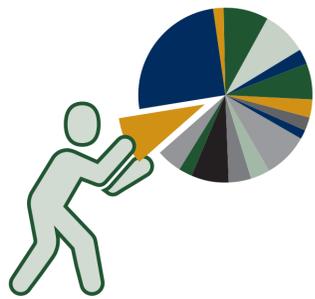


A professional can create comprehensive, personalized plans that evolve with your needs.

Specialized tools and know-how are key to planning, executing, and managing a successful long-term investment strategy.

## A financial professional with Park Avenue Securities can:

Create a diversified portfolio with minimized overlap and volatility.



### DIVERSIFICATION



Help you avoid common risks while focusing on protection and growth.



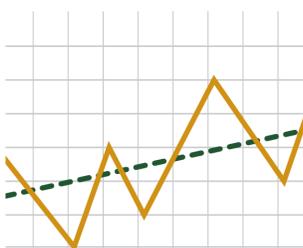
### PROTECTION AND GROWTH

Assess the amount of risk that's most appropriate for you individually.

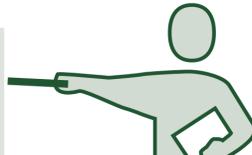


### RISK TOLERANCE

Help manage the emotional reaction that can undermine an investment plan, and take a longer view to drive portfolio growth through market fluctuations.



### MARKET FLUCTUATIONS



Help determine how your money should be allocated across asset classes.



### ASSET ALLOCATION<sup>3</sup>



Keep your portfolio balanced and on target with as-needed rebalancing to stay in line with your objectives.



### PORTFOLIO REBALANCING

Visit [www.ParkAvenueSecurities.com](http://www.ParkAvenueSecurities.com) to learn more

<sup>1</sup> Park Avenue Securities is a wholly owned subsidiary of The Guardian Life Insurance Company of America. Member FINRA, SIPC.

<sup>2</sup> The statement assumes \$381 per month at 25 years of old versus \$5,778 per month at 55 years old to accumulate \$1M by age 65. This represents monthly savings necessary using a 7% hypothetical rate of return (compounded). This is for illustrative purposes only and not indicative of any investment.

<sup>3</sup> Dalbar Inc. Indices used are as follows: REITS: NAREIT Equity REIT Index; EAFE: MSCI EAFE; Oil: WTI Index; Bonds: Barclays U.S. Aggregate Index; Homes: median sale price of existing single-family homes; Gold: USD/100 oz; Inflation: CPI; Equities: S&P 500. The average equity index fund investor is comprised of a universe of funds that are designed to track the performance of a U.S. equity market index. Average equity investor return is based on an analysis by Dalbar Inc., which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior. Returns are annualized (and total return where applicable) and represent the 20-year period ending 12/31/21 to match Dalbar's most recent analysis.

<sup>4</sup> Asset allocation and diversification do not guarantee profit or protect against market loss.

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