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Prepared for:

## **Build a Diversified Investment Portfolio**

Don't put all your eggs in one basket!

Diversification is an investment technique designed to minimize losses from the inevitable market downturns that will occur. When you diversify, you mix a variety of saving and investment vehicles in your portfolio, thus minimizing the impact of a single investment on the overall performance of your portfolio. The objective of diversification is to ensure that gains offset losses and the portfolio continues to grow in value.

Whether it's in a 401(k) plan, an IRA or a personal investment portfolio, spread your money among different types of assets, such as equity and fixed-income investments, in order to balance risk and return potential in a manner consistent with your risk/return tolerance and financial goals.

**NOTE:** Diversification does not guarantee positive investment performance, or eliminate the investment risk, including the potential loss of principal, associated with investing.