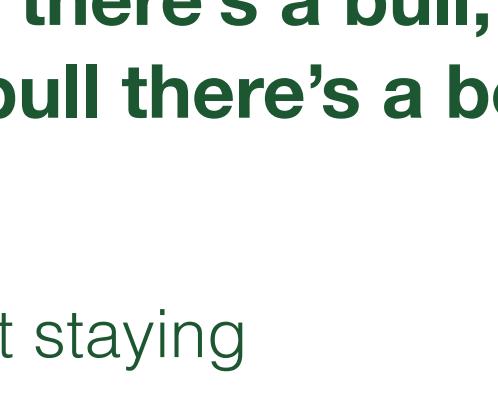
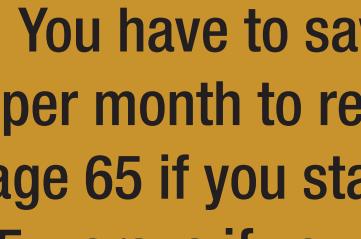


# READY. SET. GO!

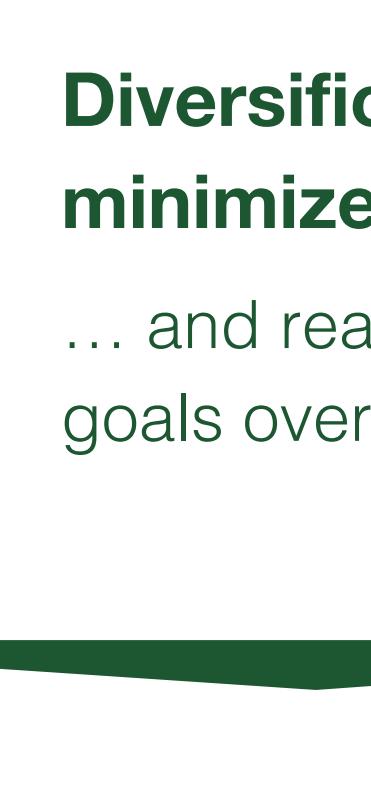
Make investing part of your overall plan.

## Set your goals



## Start early

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



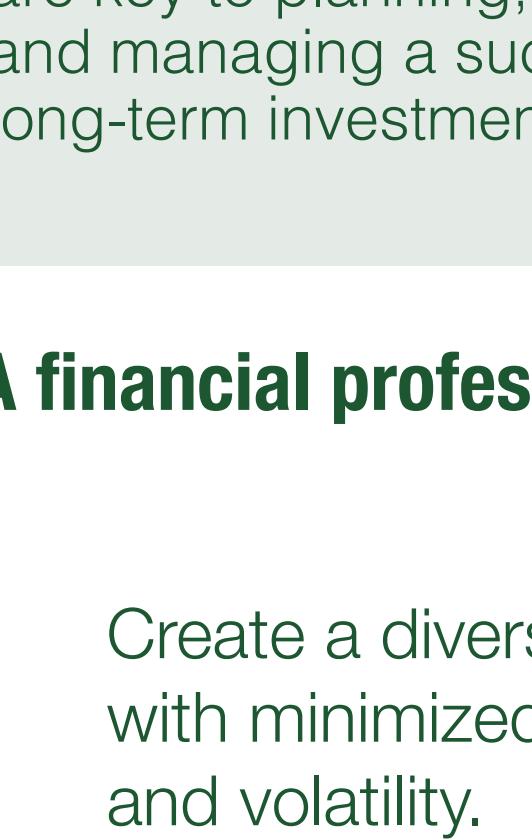
You have to save 15x more per month to reach \$1M by age 65 if you start saving at 55, versus if you start at 25.<sup>1</sup>

## Understand:



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

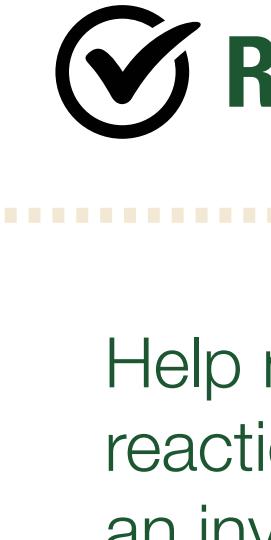
There are always ups and downs, but staying invested is important to help reach your long-term goals.



Diversification can help you minimize risk ...

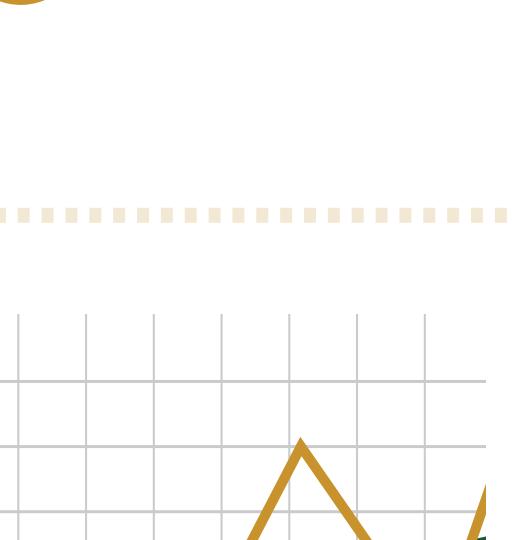
... and reach your financial goals over the long term.

## 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 balanced portfolio has yielded:

**7.2%\***

vs. 2.1% for the average individual investor.<sup>2</sup>

\*Past performance does not guarantee future results.

## A financial professional with Park Avenue Securities can:

### DIVERSIFICATION<sup>3</sup>

Create a diversified portfolio with minimized overlap and volatility.



### PROTECTION AND GROWTH

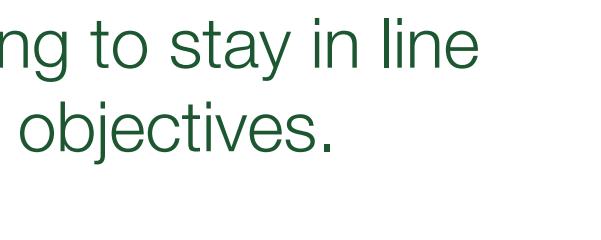
Help you avoid common risks while focusing on protection and growth.

### RISK TOLERANCE



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

### MARKET FLUCTUATIONS

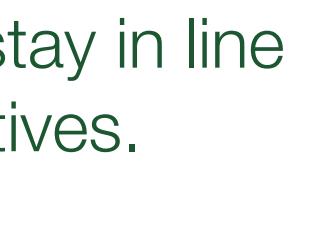
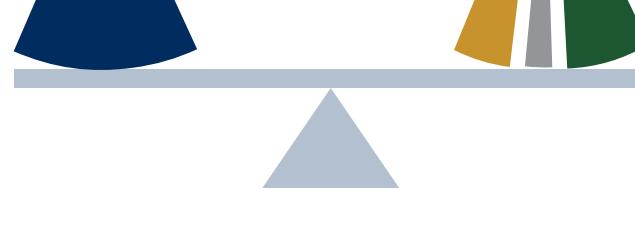


Help manage the emotional reaction that can undermine an investment plan, and take a longer, strategic view to drive portfolio growth through market fluctuations.

### 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



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

### PARK AVENUE SECURITIES



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

Park Avenue Securities is an indirect, wholly owned subsidiary of The Guardian Life Insurance Company of America. Member FINRA, SIPC.

<sup>1</sup>The statement assumes \$381 per month at 25 years old versus \$55,778 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>2</sup>© Morningstar. All Rights Reserved. Data from Dalbar Inc. Indexes 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/troy oz. Inflation: CPI, 60/40: A balanced portfolio with 60% invested in S&P 500 Index and 40% invested in high quality U.S. fixed income, represented by the Barclays U.S. Aggregate Index. The portfolio is rebalanced annually. Average asset allocation 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 12/31/15 to match Dalbar's most recent analysis. Guide to the Markets - U.S. Data are as of December 31, 2016.

<sup>3</sup>Asset allocation and diversification do not guarantee profit or protect against market loss.

PAS017722WEB (06/19)

2019-81305 (Exp. 06/21)