



faith . discipline . patience

If your investment declines:	To get back to break-even, you'll need a gain of:
10%	11.1%
20	25.0
30	42.9
40	66.7
50	100.0

As you know, I think it is very important to protect the downside with your portfolio by being highly diversified. We believe broad portfolio diversification* among multiple asset classes in the long run will deliver better volatility-adjusted returns. We feel that goals will not be reached when an investor relies upon superior security selections “skills” and/or market timing strategies

Being highly diversified means your portfolio won't be a winner every year. The value of broad diversification is manifested over time frames ranging from 10 to 20 year.

Not only does being highly diversified make for a smoother ride, but don't forget recovery from temporary declines is often much quicker with this approach. See the number crunching above.

We believe a multiple asset class portfolio, combined with faith, discipline and patience is the winning formula.

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*Diversification does not guarantee profit or protect against loss in declining markets.

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Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). SKV Group is a separate entity from WFAFN.



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there is no "source" to this chart, it is basic math. ex. $\$100 - 40\% \text{ loss} = \60 . To get back to your original investment you need it to now grow by $\$40$. $\$40 \text{ (need)} / \$60 \text{ (new value)} = 66.7\%$

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