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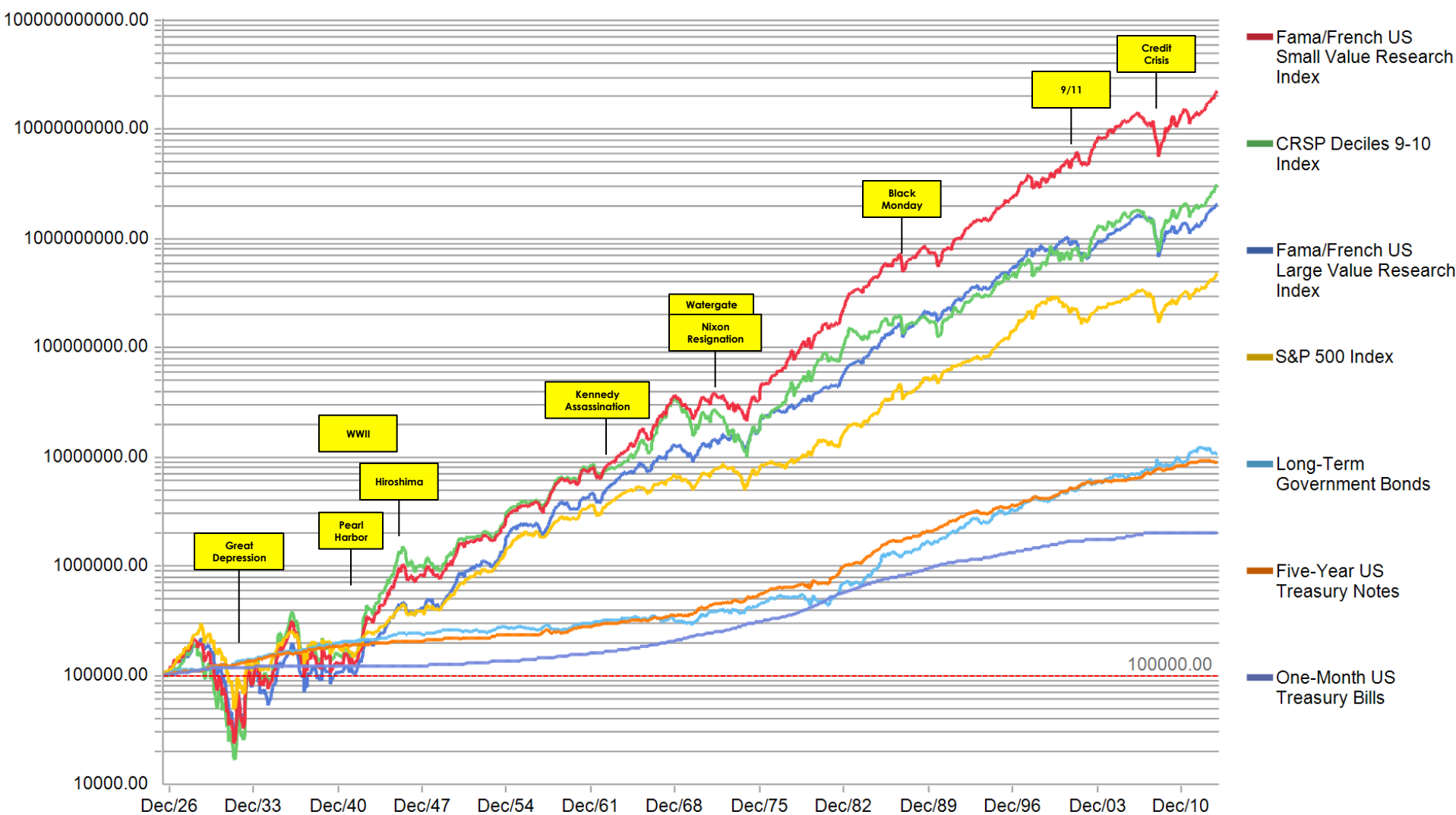
This presentation includes performance returns of indices which do not reflect any management fees, transaction costs or expenses. In addition, indices are unmanaged and not available for direct investment; therefore, their performance does not reflect expenses associated with the management of an actual portfolio. Actual results of accounts under Matson Money's management may have been materially different. Performance results and comparative indices assume reinvestment of dividends and income.

THE SKY IS FALLING...



NOT!

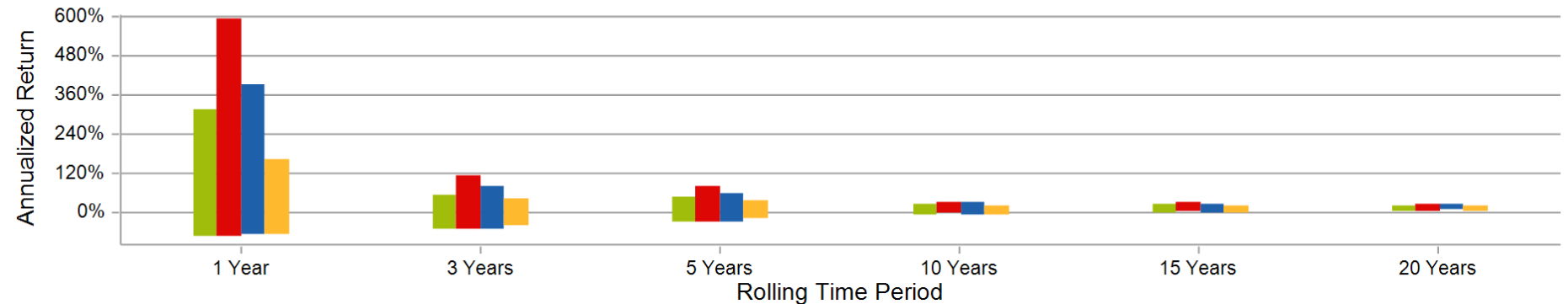
Growth of Wealth (7/1926 – 12/2013)



Index information derived from DFA Returns Software 12/13. The asset class and indices referenced above are described more fully in the endnotes. This chart is for illustrative purposes only. Indices are unmanaged, cannot be invested in directly and do not include management fees, transaction costs or expenses. No representation is made that your investments will achieve similar results. Past performance is no guarantee of future success.

Best/Worst Return (7/1926 – 12/2013)

Annualized Average Rolling Return	1 Year	3 Years	5 Years	10 Years	15 Years	20 Years
Fama/French US Large Value Research Index	15.54%	12.50%	12.20%	13.16%	13.74%	14.14%
Best Return (%)	318.22% (7/1932)	51.80% (3/1933)	47.99% (6/1932)	25.32% (7/1942)	24.02% (6/1940)	20.77% (1/1942)
Worst Return (%)	-74.55% (7/1931)	-49.65% (6/1929)	-28.38% (6/1927)	-8.58% (9/1929)	-1.34% (6/1927)	3.53% (9/1929)
CRSP Deciles 9-10 Index	19.06%	13.93%	13.36%	13.64%	13.76%	13.80%
Best Return (%)	595.98% (7/1932)	112.06% (3/1933)	78.04% (6/1932)	30.19% (1/1942)	30.69% (7/1932)	26.57% (7/1932)
Worst Return (%)	-72.26% (4/1937)	-52.88% (7/1929)	-31.28% (7/1927)	-3.28% (6/1928)	1.75% (6/1927)	6.11% (1/1955)
Fama/French US Small Value Research Index	19.74%	16.02%	15.64%	16.40%	16.79%	17.04%
Best Return (%)	390.12% (7/1932)	80.08% (3/1933)	60.17% (6/1932)	33.06% (1/1975)	27.46% (10/1974)	23.83% (7/1932)
Worst Return (%)	-69.07% (4/1937)	-49.79% (7/1929)	-29.47% (6/1927)	-5.59% (4/1929)	-0.50% (6/1927)	6.70% (3/1929)
S&P 500 Index	12.19%	10.29%	9.85%	10.50%	10.92%	11.22%
Best Return (%)	162.88% (7/1932)	43.35% (3/1933)	36.12% (6/1932)	21.43% (6/1949)	19.69% (8/1982)	18.26% (4/1980)
Worst Return (%)	-67.57% (7/1931)	-42.35% (7/1929)	-17.36% (9/1929)	-4.95% (9/1929)	-0.41% (9/1929)	1.89% (9/1929)



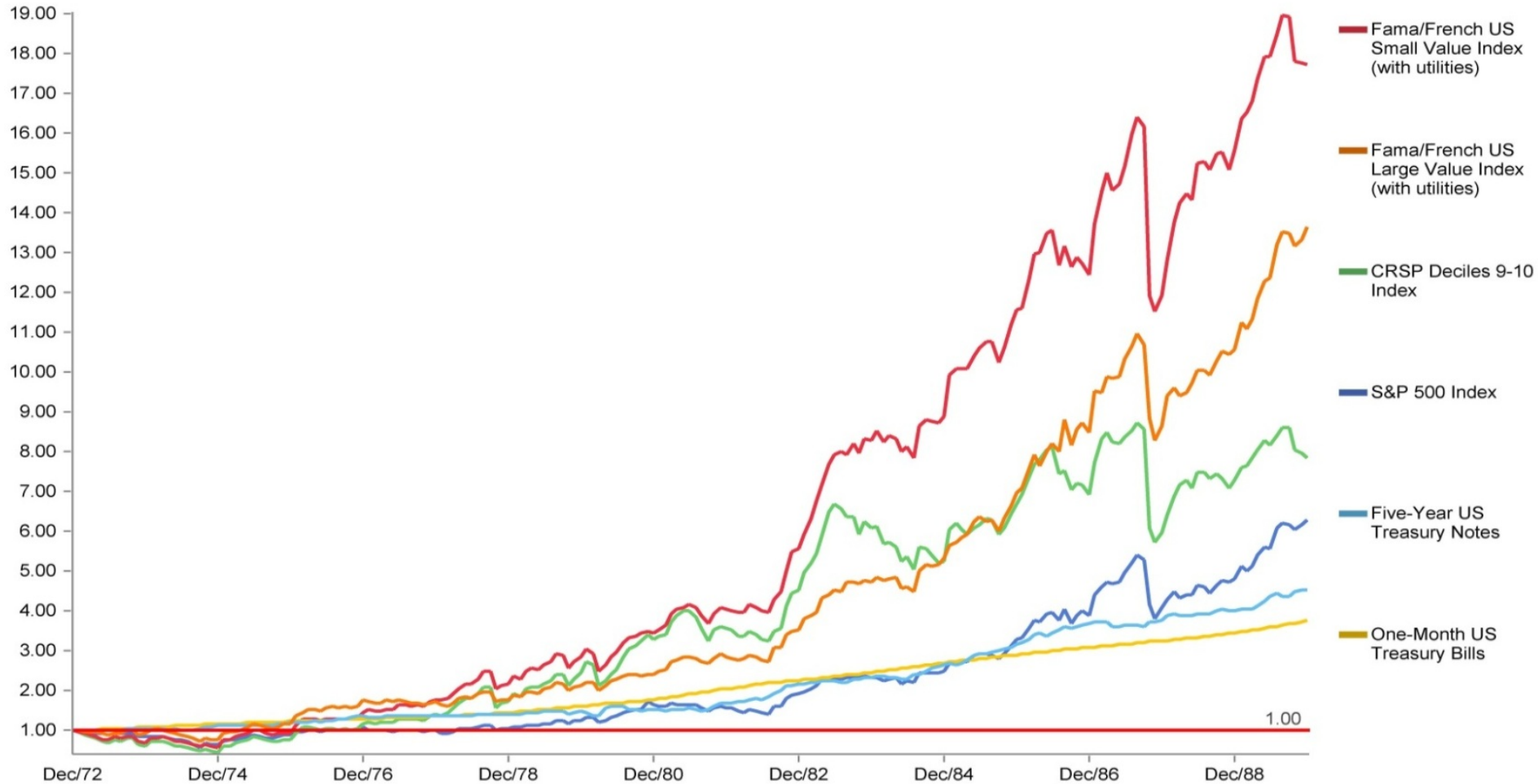
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January 11, 1973-December 6, 1974

- Total Days: 694
- Starting DJIA: 1051.70
- Ending DJIA: 577.60
- Total LOSS: -45.10%



Growth of Wealth (1/1973 – 12/1989)



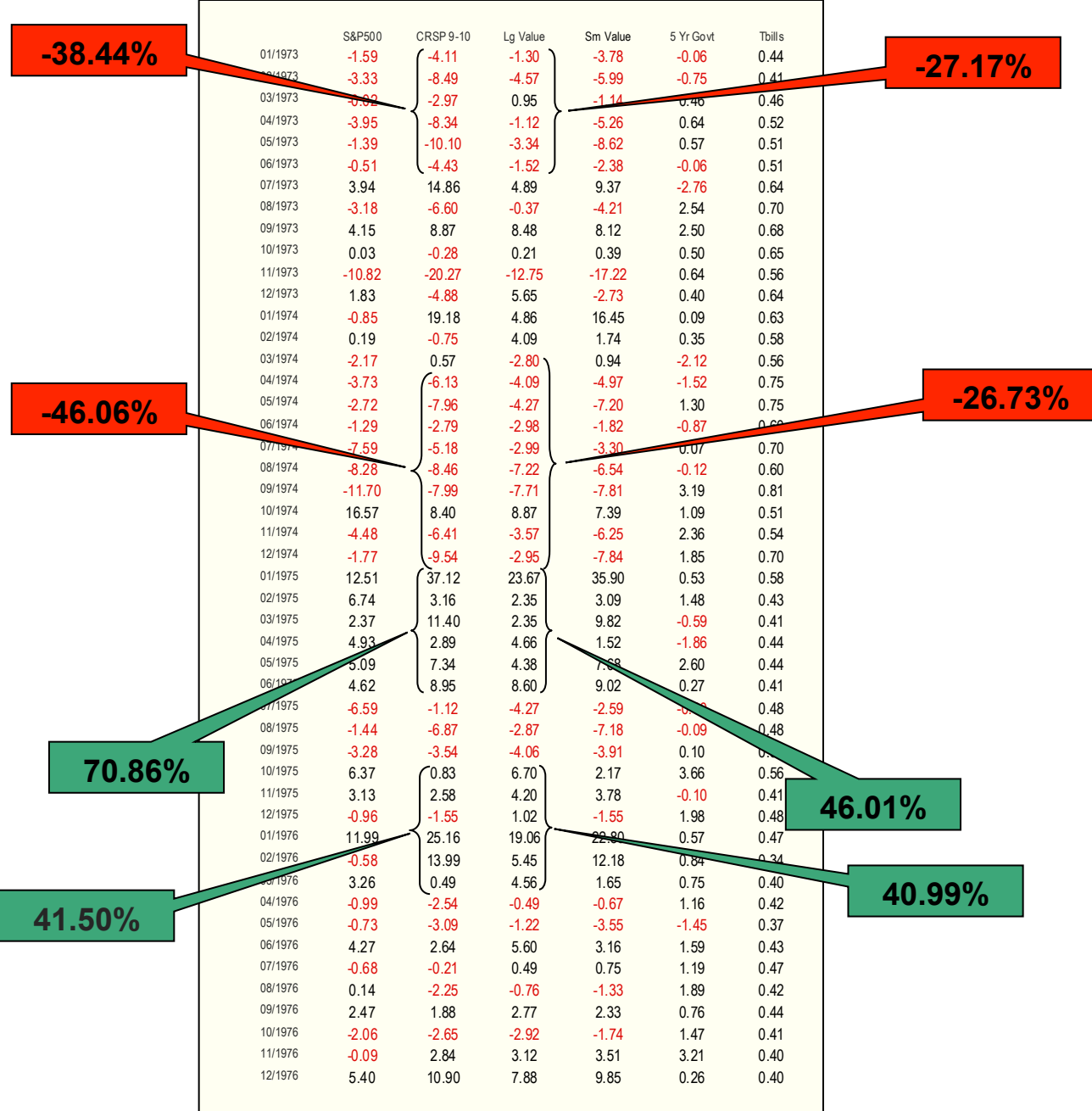
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Index Performance (1/1973-12/1989)

	Annualized Return (%)	Cumulative Total Return (%)	Growth of Wealth	Annualized Standard Deviation* (%)	Average Monthly Return (%)	Monthly Standard Deviation (%)
S&P 500 Index	11.43	529.25	\$6.29	16.56	1.02	4.78
CRSP 9-10 Index	12.89	685.58	\$7.86	24.72	1.27	7.14
Fama/French US Large Value Index (with utilities)	16.62	1264.44	\$13.64	16.30	1.40	4.71
Fama/French US Small Value Index (with utilities)	18.43	1673.41	\$17.73	20.93	1.60	6.04
Five-Year US Treasury Notes	9.29	352.66	\$4.53	6.76	0.76	1.95
One-Month US Treasury Bills	8.07	274.13	\$3.74	0.76	0.65	0.22

*Annualized number is presented as an approximation by multiplying the monthly or quarterly number by the square root of the number of periods in a year. Please note that the number computed from annual data may differ materially from this estimate.

Index information derived from DFA Returns Software 12/13. The asset class and indices referenced above are described more fully in the endnotes. This chart is for illustrative purposes only. Indices are unmanaged, cannot be invested in directly and do not include management fees, transaction costs or expenses. No representation is made that your investments will achieve similar results. Past performance is no guarantee of future success.



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January 15, 2000-October 19, 2002

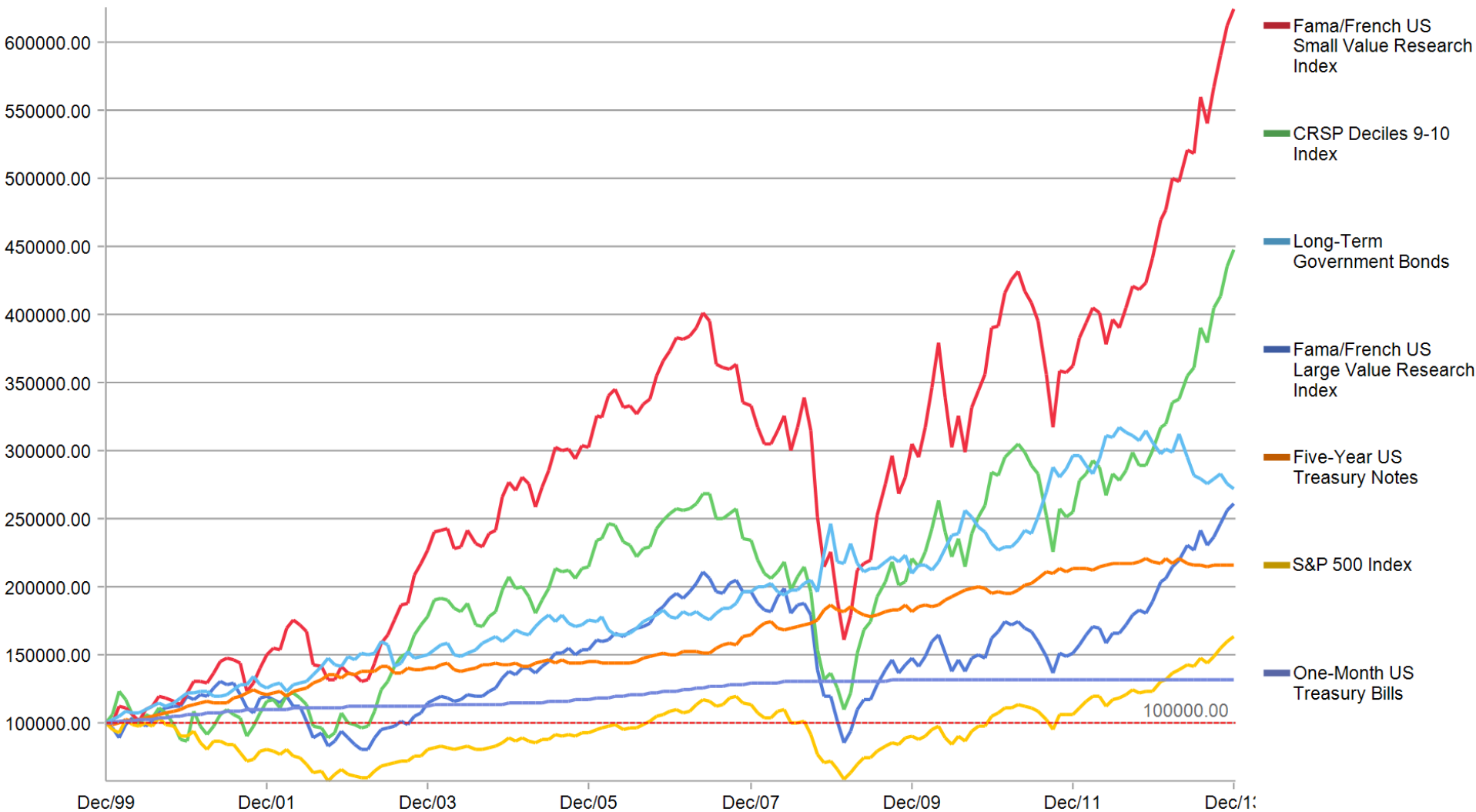
- Total Days: 999
- Starting DJIA: 11,792.98
- Ending DJIA: 7286.27
- Total LOSS: -37.8%



**2000-2002 (Tech Crash)
5 Trillion in Market Value Gone***

*Source: www.latimes.com. Market value represented by Value of Nasdaq from peak in 3/2000 to through in 10/2002.

Growth of Wealth (1/2000 – 12/2013)



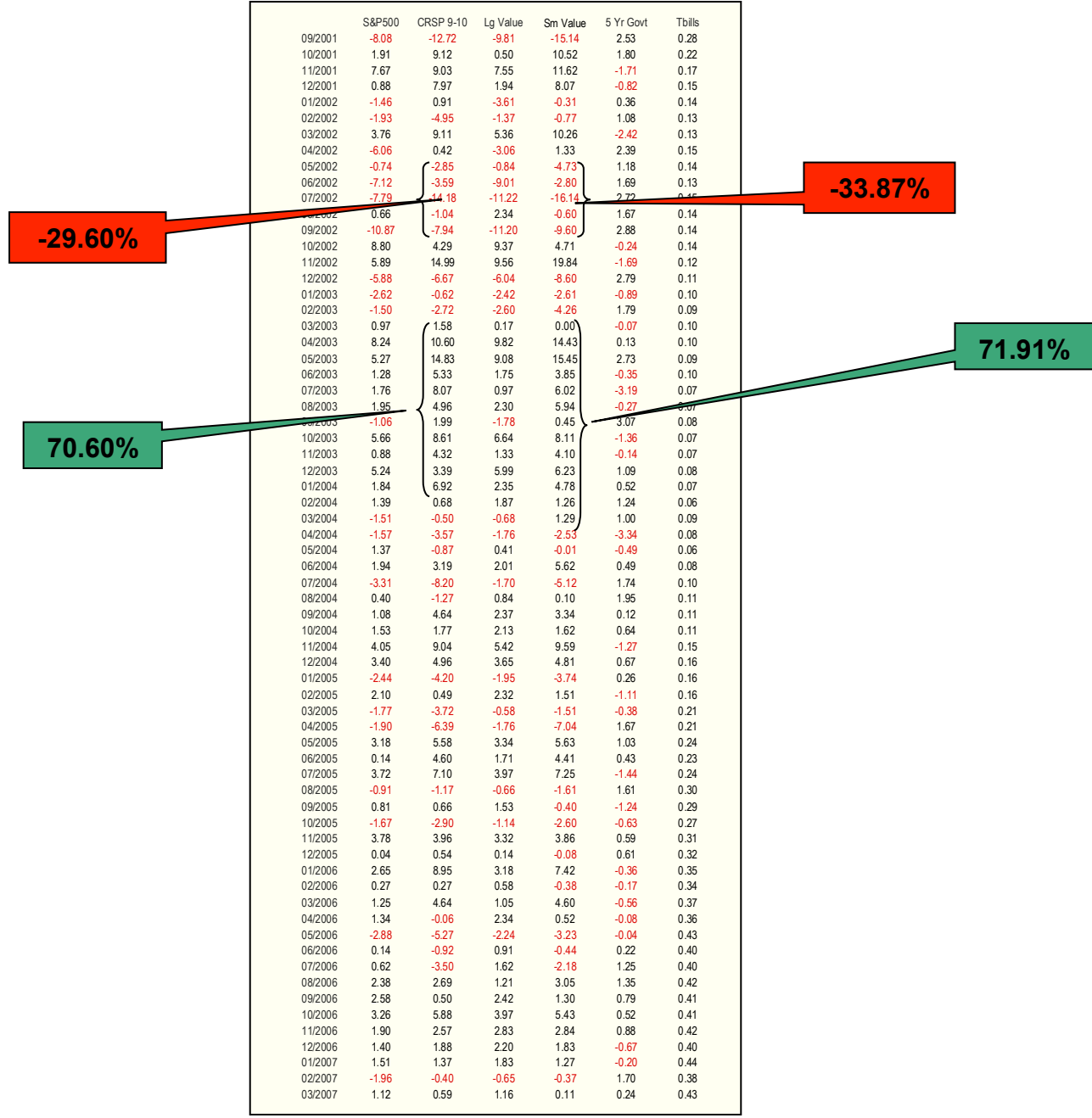
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Index Performance (1/2000-12/2013)

	Annualized Return (%)	Cumulative Total Return (%)	Growth of Wealth	Annualized Standard Deviation* (%)	Average Monthly Return (%)	Monthly Standard Deviation (%)
S&P 500 Index	3.60	64.03	\$1.64	15.64	0.40	4.52
CRSP 9-10 Index	11.29	347.27	\$4.47	23.85	1.13	6.89
Fama/French US Large Value Index (with utilities)	7.08	160.62	\$2.61	18.92	0.72	5.46
Fama/French US Small Value Index (with utilities)	13.97	523.88	\$6.24	21.20	1.29	6.12
Five-Year US Treasury Notes	5.64	115.45	\$2.15	4.54	0.47	1.31
One-Month US Treasury Bills	1.98	31.57	\$1.32	0.58	0.16	0.17

*Annualized number is presented as an approximation by multiplying the monthly or quarterly number by the square root of the number of periods in a year. Please note that the number computed from annual data may differ materially from this estimate.

Index information derived from DFA Returns Software 12/13. The asset class and indices referenced above are described more fully in the endnotes. This chart is for illustrative purposes only. Indices are unmanaged, cannot be invested in directly and do not include management fees, transaction costs or expenses. No representation is made that your investments will achieve similar results. Past performance is no guarantee of future success.



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What I Can Tell You

1. This is nothing NEW—it is called MARKET VOLATILITY.

What I Can Tell You

2. Market Prices are
RANDOM & UNPREDICTABLE.

What I Can Tell You

3. No one knows where the next 20% move will be but the next 100% move is...

UP!

What I Can Tell You

4. Your portfolio is diversified in over 12,000 companies & 44 countries...to lose everything would take a global extinction level event.

What I Can Tell You

5. This is what you pay me for...to COACH you through these scary times.

What I Can Tell You

6. The right thing to do is to remain disciplined.

What I Can Tell You

7. Rebalance.

What I Can Tell You

8. You have already prepared for this.

What I Can Tell You

9. You would not sell your home just because housing prices are down...neither should you sell your portfolio.

What I Can Tell You

10. When you are in it, it feels like it will never end—IT WILL!

What I Can Tell You

11. Encouraging you to sell destroys your long-term potential for success. It is what many financial organizations want you to do so they can earn commissions and increase their profits.

What I Can Tell You

12. Stocks are long-term investments and short-term fluctuations are meaningless.

What I Can Tell You

13. This too shall pass...

The Overriding Truth

**Those who panic and sell
usually lose long-term.**

Your TO DO List

1. Turn off the hype
2. Focus on the long-term
3. Attend the next ICS session
4. If you have questions...call me
5. Trust in the process

- Home
- News
- Technology
- Markets
- Personal Journal
- Opinion
- Leisure
- Small Business
- Autos
- Careers
- Real Estate

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Market Watch

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Schwab Net Slides, Revenue Jumps

By DONNA KARDOS
 January 17, 2008; Page C8

Charles Schwab Corp. reported a 34% drop in fourth-quarter net income, largely because the year-earlier quarter included a big tax gain related to the sale of U.S. Trust. **But revenue rose 23%, and the company saw high trading volume during the turbulent period.**

EARNINGS PREVIEW

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The San Francisco brokerage company posted revenue of \$1.35 billion, above the mean forecast by analysts surveyed by Thomson Financial of \$1.32 billion.

Schwab said year-earlier results included a \$205 million tax benefit related to the sale of U.S. Trust to Bank of America Corp., which was completed July 1.

Net income from continuing operations, which excludes U.S. Trust's results and the related tax gain, was \$305 million, or 26 cents a share, a 36% jump from a year earlier.

The company had a 35% return on equity, an important measure of profitability, compared with 39% in the year-earlier quarter. The pretax-profit margin was 39.1%, versus 33.9%.

Total assets increased 17% to \$1.4 trillion in 2007, with net new assets rising 92% to \$160 billion. Brokerage-account growth climbed 24% in 2007 to 809,000, while total accounts increased 5% to 7 million as of Dec. 31.

Chairman and Chief Executive Charles Schwab said the results reflect the company's focus on earning clients' loyalty and helping them achieve better financial outcomes, while continuing to improve the company's own financial performance.

Analysts had expected Schwab to benefit from near-record "client-engagement" levels; a high-quality, low-risk balance sheet, and elevated client-attrition levels at rival E*Trade Financial Corp. **Most online brokers such as Charles Schwab have been benefiting from revenue growth from asset fees and commissions amid generally high activity.**

Charles Schwab shares were up 35 cents, or 1.6%, to \$22.81 in 4 p.m. composite trading on the Nasdaq Stock Market.

Write to Donna Kardos at donna.kardos@dowjones.com

Schwab (Charles)

Net: ▼ 34%	(SCHW)
4Q'07	4Q'06
Net: † 308	467
EPS (\$): 0.26	0.37
Est (\$): † 0.27	
Rev: † 1,345	1,096



Divisional breakdown: †	4Q'07	4Q'06
Asset Managmt	628	518
Trading	242	181
Net Interest	441	371
Other	34	26

† In millions of dollars. ‡ Analysts' consensus estimate provided by Thomson Financial, may exclude certain items or discontinued operations.

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2. Asian Shares Drop Sharply
3. European Stocks Tumble
4. Microsoft Details Virtualization Plans
5. Commentary: The Panic Stage

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What We Will Do

1. Ignore the Hype
2. Coach
3. Educate

What We Will Not Do

1. Market time
2. Panic
3. Move your portfolio to cash

The 20 Must-Answer Questions For Your Journey Toward Investing Peace Of Mind

Directions:

Answer each question “Yes” or “No.”

Your Answer must be 100% “Yes” to qualify as “Yes.”

Question 1

Have you discovered your
True Purpose for Money, that which is
more important than money itself?

Question 2

Are you invested in the Market?

Question 3

Do you know how markets work?

Question 4

Have you defined your
Investment Philosophy?

Question 5

Have you identified your personal risk tolerance?

Question 6

Do you know how to measure diversification in your portfolio?

Question 7

Do you consistently and predictably achieve market returns?

Question 8

Have you measured the total amount of commissions and costs in your portfolio?

Question 9

Do you know where you fall on the Markowitz Efficient Frontier?

Question 10

When it comes to building your investment portfolio, do you know exactly what you are doing and why?

Question 11

Are you working with a financial coach versus a financial planner?

Question 12

Do you have a customized lifelong game plan to guide all of your investing and spending decisions?

Question 13

**Do you have an
Investment Policy Statement?**

Question 14

Have you devised a clear-cut method for measuring the success or failure of your portfolio?

Question 15

Do you fully understand the implications and applications of diversification in your portfolio?

Question 16

Do you have a system to measure portfolio volatility?

Question 17

Are you aware of the costs associated with purchasing commission-based products?

Question 18

Do you know the three warning signs that you may be speculating with your money versus prudently investing it?

Question 19

Can you identify the cultural messages and personal mind sets about money that destroy your investing peace of mind?

Question 20

Are you ready to shift your personal experience of money and investing from a scarcity mode to an abundance mode – where you can live your life rather than obsess about your assets?

THE OPPORTUNITY

Learn more about what this means for you.

Endnotes

1. This Presentation includes historical performance information from various global stock markets and registered open-end investment companies or “mutual funds”. Slides illustrating various iterations of the hypothetical portfolio are for pedagogical purposes only and are intended only to demonstrate how the market has historically behaved and to educate investors on the potential benefits of long-term investing in well-diversified portfolios. They are not intended to represent any Matson Money-managed client portfolios, and do not show the results of actual trading by Matson Money, Inc. of clients’ assets, nor are the returns indicative of Matson Money’s skill in managing a client’s account. No inference is made that clients would have had the same performance results if Matson Money managed their assets for any part of this period. Matson Money began managing clients’ funds in 1991. This Presentation also includes historical mutual fund data and Sample Asset Class portfolios. Each Hypothetical Portfolio and Sample Asset Class mix was designed recently with the benefit of hindsight after the performance of the markets during the relevant time period was already known. Back-tested performance has inherent limitations and does not reflect the performance of actual account management. Because back-tested performance does not represent actual trading in client accounts, it may not reflect material economic and market factors, as well as the impact of cash flows, liquidity constraints, investment guidelines or restrictions and fees and expenses that would apply to actual trading. Back-tested results assume that asset allocations would not change over time or in response to market conditions, which might have occurred in the case of actual account management. Hypothetical or sample portfolio returns generally exceed the results of client portfolios managed by Matson Money due to several factors, including the fact that actual portfolio allocations differed from the allocations represented by the market indices used to create the hypothetical portfolios over the time periods shown, new research was applied at different times to the relevant indices, and index performance does not reflect the deduction of any fees and expenses. Both the back-tested Hypothetical Portfolios and Matson Money’s own asset allocation formulas may change as additional economic research becomes available. The annual return information of the hypothetical portfolios assumes the reinvestment of dividends, but does not include the deduction of fees or expenses which would reduce returns. Mutual fund return data includes the deduction of fund fees and expenses, but does not include the cost of sales commissions. Although the Hypothetical Portfolios are not intended in any way to be viewed as model performance of Matson Money, you should understand that actual client portfolios are subject to the deduction of various fees and expenses which would lower returns. Actual client portfolios are subject to various fees and expenses. Returns would be lower if advisory fees and other expenses were deducted. For example, if a 2.50% advisory fee was deducted quarterly (0.625% each quarter) and your annual return happened to be 10.00% (approximately 2.5% each quarter) before deduction of advisory fees, the deduction of advisory fees would result in an annual return of approximately 7.65%, due, in part, to the compound effect of such fees. Advisory fees charged to Matson Money clients, whether directly or indirectly through a mutual fund, are described in Part 2 of Matson Money’s Form ADV and are discussed more fully in endnote 4, below. Past performance is no guarantee of future success.
 - A. Historical stock market information is derived from returns software created by Dimensional Fund Advisors LP (DFA) as updated through Dec. 2013. DFA is a registered investment adviser that, among other things, specializes in and sells statistical market research and mutual fund management. DFA obtains some of its market data from the Center for Research & Security Pricing (CRSP), part of the University of Chicago’s Booth School of Business (Chicago Booth).

Endnotes (cont.)

- B. Mutual fund performance information is from 2 sources: the CRSP Survivor-Bias-Free US Mutual Fund Database and Dalbar, Inc.'s 2013 Quantitative Analysis of Investor Behavior (QAIB) study.
- 1) The CRSP Survivor-Bias-Free US Mutual Fund Database is the only complete database of both active and inactive mutual funds and serves as a foundation for research and benchmarking mutual funds. Developed by Mark M. Carhart of Goldman Sachs Asset Management for his 1995 Chicago Booth dissertation entitled, "Survivor Bias and Persistence in Mutual Fund Performance," to provide survivor-bias-free data not previously available, the database has been maintained by CRSP since its creation. For more database information, see http://www.crsp.com/products/mutual_funds.htm.
 - 2) Dalbar, Inc. (Dalbar) is a leading independent expert for evaluating, auditing and rating business practices, customer performance, product quality and service. QAIB uses data from the Investment Company Institute, Standard & Poor's (S&P) and Barclays Capital Index Products to compare mutual fund investor returns to relevant benchmarks. Using monthly data on mutual fund sales, redemptions and exchanges, Dalbar created a measure of investor behavior it calls the "average investor". The "average investor" analysis is used to calculate "average investor return" for various periods, which is then compared to relevant index returns. Mutual fund investor returns were prepared by Dalbar using data supplied by the Investment Company Institute which takes into account all fund fees and expenses. See 2013 Dalbar Study, n. 4 at p. 12.

2. Asset Class Components

U.S. Large Company Stocks – represented by the S&P 500 Index

U.S. Small Company Stocks – represented by CRSP 9-10 Index

International Large Company Stocks – represented by MSCI EAFE Index

International Small Company Stock – represented by DFA index described in endnote 2.D., above.

U.S. Small Company Value Stocks – represented by Fama/French US Small Value Research index

U.S. Large Company Value Stocks – represented by Fama/French US Large Value Research index

5 Year Government Portfolio – represented by Morningstar Five-Year US Treasury Notes Index

One Year Fixed Income – represented by Bank of America Merrill Lynch 1-Year US Treasury Notes Index

Endnotes (cont.)

3. Referenced Indices – Segments of market performance information are represented by the following indices:

A. S&P 500 – an unmanaged, market-weighted stock index based on the market capitalizations (cap) of 500 leading companies publicly traded in the U.S. stock market, as determined by S&P. It is one of the most commonly followed equity indices. Roger G. Ibbotson and Rex A. Sinquefeld performed groundbreaking work on this data in *Stocks, Bonds, Bills, and Inflation: The Past and the Future*, Dow Jones, 1989. Ibbotson Associates, Chicago.

B. CRSP Stock File Capitalization Decile Indexes – CRSP calculates indices for five groups of U.S. stock markets (NYSE, AMEX and NASDAQ separately, NYSE/AMEX combined and NYSE/AMEX/NASDAQ combined) in which all securities other than ADRs are ranked by their market cap and then divided into 10 deciles with an equal number of securities in each decile. Starting with the NYSE, CRSP first sorts all stocks on the NYSE by market cap and breaks the universe into ten equal groups, called “deciles,” by number of names. Decile 1 represents the largest stocks on the NYSE and decile 10 represents the smallest NYSE stocks. CRSP then includes all equivalently sized AMEX and NASDAQ stocks into the NYSE size decile in which they fit by market cap. This Presentation uses market data from the following CRSP indices:

- 1) CRSP 1-10 Index: Representing the entire market cap of the NYSE and other exchange equivalents.
- 2) CRSP 1-5 Index: The largest half of NYSE stocks by name and all equivalents from other exchanges, covering Large Cap through Mid Cap stocks.
- 3) CRSP 6-10 Index: The smallest half of NYSE stocks by name and all equivalents from other exchanges, sometimes referred to as “small-cap” stocks. Similar in size to the Russell 2000 Index.
- 4) CRSP 9-10 Index: The smallest fifth of NYSE stocks by name and all equivalents from other exchanges, sometimes referred to as “micro-cap” stocks.

C. Morgan Stanley Capital International (MSCI) Europe, Australasia, Far East (EAFE) Index – The MSCI EAFE is an unmanaged, free float-adjusted market cap index designed to measure the equity market performance of developed markets, excluding the US & Canada. As of 12/31/13, it consists of the following 22 developed market country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland, and the United Kingdom.

Endnotes (cont.)

- D. DFA International Small Company Stock Index – created as follows for various time periods:
- January 1994 - Present: Simulated by DFA from Bloomberg securities data. Returns computed from the average of four staggered, market cap-weighted annually rebalanced portfolios of small company securities. Small companies defined as the bottom 10% of the market ranked by market cap. REITs are excluded. Maximum index weight of any one company is capped at 5%. Countries included are Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Switzerland, Sweden, United Kingdom.
 - July 1981 - December 1993: Simulated by Dimensional from Style Research securities data. Includes securities of MSCI EAFE countries in the bottom 10% of market capitalization, excluding the bottom 1%. All securities are market capitalization weighted. Each country is capped at 50%. Rebalanced semiannually.
 - January 1970-June 1981: 50% Hoare Govett Small Companies Index (hgsmall.ind), 50% Nomura Small Companies Index (nomura.ind)
- E. Fama/French US Large Value research data and Fama/French US Small Value research data – developed by Eugene Fama and Kenneth R. French, the U.S. Large Value strategy relies, in part, on the CRSP 1-5 Index and the U.S. Small Value strategy relies, in part, on the CRSP 6-10 Index, both of which are described above
- F. Barclays U.S. Government/Credit Index (formerly a Lehman Brothers Index) – the non-securitized portion of the Barclays U.S. Aggregate Index, including Treasuries, government-related issues and corporates to reflect the performance and characteristics of the underlying market. The Barclays U.S. Aggregate Bond Index reflects the broadest measure of the taxable U.S. bond market, including most Treasury, agency, corporate, mortgage-backed, asset-backed, and international dollar-denominated issues, all with maturities of 1 year or more and covers the USD-denominated, investment-grade (rated Baa3 or above by Moody's), fixed-rate, and taxable areas of the bond market.
- G. Morningstar Five-Year US Treasury Notes Index (formerly Ibbotson Intermediate Five Year Treasury Notes data derived from *Stocks, Bonds, Bills and Inflation*, referenced above).
- H. Bank of America Merrill Lynch 1-Year US Treasury Notes Index – an unmanaged index comprised of a single outstanding two-year Treasury Note purchased at the beginning of the month and held for a full month. The Note selected at each month-end rebalancing is one that matures closest to, but not beyond, one year from the rebalancing date.
- I. T-Bill Data – developed by Roger G. Ibbotson and Rex A. Sinquefeld in *Stocks, Bonds, Bills, and Inflation*, referenced above.
- J. Consumer Price Index (CPI) – the CPI is produced and published monthly by the U.S. Bureau of Labor Statistics to reflect changes in the prices paid by urban consumers for a representative basket of goods and services and is commonly used as a measure of domestic inflation.
- K. Dow Jones Industrial Average (DJIA) - The Dow Jones Industrial Average is a price-weighted average of 30 significant stocks traded on the New York Stock Exchange and the Nasdaq. The DJIA was invented by Charles Dow back in 1896.
- L. NASDAQ - A global electronic marketplace for buying and selling securities, as well as the benchmark index for U.S. technology stocks. Nasdaq was created by the National Association of Securities Dealers (NASD) to enable investors to trade securities on a computerized, speedy and transparent system, and commenced operations on February 8, 1971. The term “Nasdaq” is also used to refer to the Nasdaq Composite, an index of more than 3,000 stocks listed on the Nasdaq exchange that includes the world’s foremost technology and biotech giants such as Apple, Google, Microsoft, Oracle, Amazon, Intel and Amgen.

Endnotes (cont.)

4. Fee and Expense Information

A. Market Indices – Investors cannot invest in a market index directly, the performance of an index does not represent any actual transactions and its performance does not reflect the deduction of any fees or expenses associated with actual investing. Market performance information is included in this Presentation solely to demonstrate the potential benefits historically associated with diversification of asset classes and does not represent or suggest results Matson Money would or may have achieved when managing client portfolios.

B. Mutual Funds – The performance history of a mutual fund includes all embedded fees, costs and expenses of the fund, such as the manager's advisory fee, brokerage commissions associated with the acquisition of portfolio securities and fund operating costs like legal and accounting fees. These fees are reflected in each fund's expense ratio and are deducted from the value of each fund share. However, commissions associated with the sale of fund shares are not included. Fund investors who also engage an investment adviser to manage their assets generally also pay a separate advisory fee to this manager.

C. Matson Clients - In the case of the Matson Money mutual fund advisory program, clients generally do not pay any additional fee to Matson Money beyond the embedded advisory fee. Instead, clients generally pay a separate advisory fee to an unaffiliated adviser that serves as a co-adviser to the clients in conjunction with Matson Money's mutual fund asset allocation program. Mutual funds created and managed by Matson Money are designed as "funds-of-funds" and invest in, among other things, mutual funds managed by DFA which include DFA's management fee. In addition, clients enter into an agreement with a custodian that works with the Matson Money mutual fund platform and separately pay the custodian's fee. . With respect to any hypothetical portfolio, Matson clients should deduct from any performance numbers illustrated a maximum amount of 2.51% representing all embedded fund fees and expenses, custody with an unaffiliated custodian and all fees unaffiliated co-advisers are permitted to charge Matson clients.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS

All investing involves risk and costs. Your adviser can provide you with more information about the risks and costs associated with specific programs. No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, guarantee profit, or protect against loss.