Government bonds and Treasury bills are guaranteed by the full faith and credit of the U.S. government as to the timely payment of principal and interest.

International investments involve special risks such as fluctuations in currency, foreign taxation, economic and political risks, liquidity risks, and differences in accounting and financial standards.

Small stocks are more volatile than large stocks, and are thinly traded.

A balanced portfolio has historically offered a desirable risk-return profile.

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