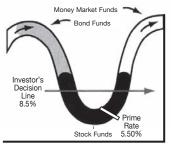
# The Money Movement Strategy

# Prime Rate Chart for Money Movement Strategy



Period 1 2 3 4

Long-Term Direction: Level Monthly Change: 0.00%

#### **How It Works**

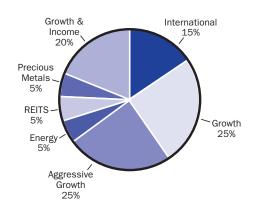
Long-term increases or decreases in the value of stocks, bonds and money market instruments are caused by changes in interest rates, primarily the Prime Rate. Of the three categories of mutual funds — stock, bond, or money market, there is only one type of investment that will give you above-average returns at any given time.

The Money Movement chart represents typical changes of interest rates smoothed out over time. The Investor's Decision Line (IDL) indicates the point at which you should move your money from one type of fund to another. At this time, the IDL indicates stock funds.

## **Models For Portfolio Management**

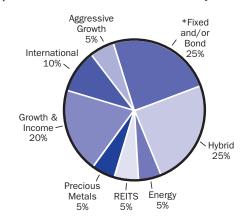
#### **Aggressive**

Keep all mutual funds and retirement money in stock funds.



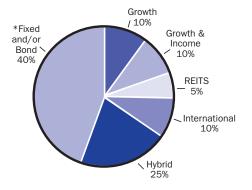
#### Moderate

Keep most mutual funds and retirement money in stock funds.



#### Conservative

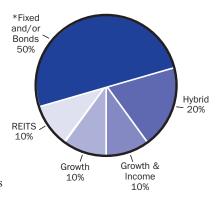
Keep most mutual funds and retirement money in stock funds.



### he proper mix of Stock, Bond

Note: This portfolio <u>does not</u> follow the Money Movement Strategy! Create the proper mix of Stock, Bond, and money market funds.

Retirees



\*Fixed Market-Linked CDs