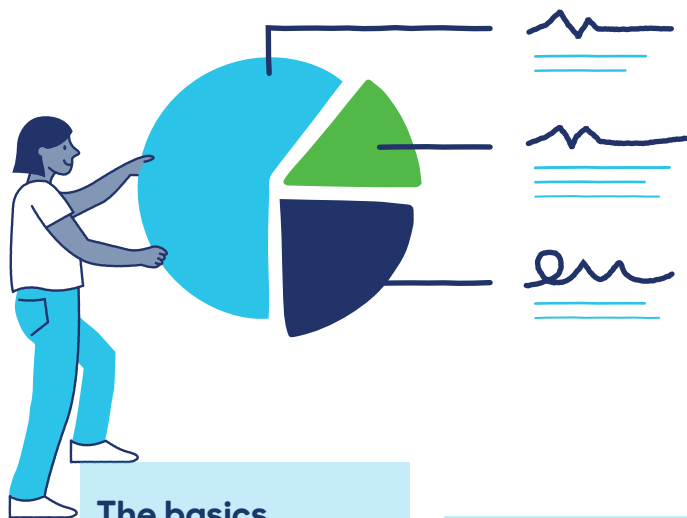




# What to know before you invest

Investing can be intimidating at first. But with a grasp of the essentials, you can grow more confident.

So before you start making investments, make sure you **understand these four important factors.**



## Why you're investing

Are you looking to keep up with inflation?  
Save for retirement?  
Fund a large purchase?  
Know your investing goals so you can make decisions that align with them.

## The basics

You don't need to be an expert, but get familiar with foundational concepts such as value vs. growth, how mutual funds work, and any tax implications.

## Your risk tolerance

Your risk tolerance will inform your decisions. Risk tolerance is influenced by age and investment time horizon, how much you're willing to lose, expertise, and comfort level.

## The need to diversify\*

By spreading investments across different asset classes, your diversified portfolio can help limit risk and potentially lead to higher gains over the long term.

Visit [www.MassMutual.com/financial-wellness](http://www.MassMutual.com/financial-wellness) for more insights and helpful planning tools.



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to help people secure their future and protect the ones they love.**

\*Diversification does not assure a profit and does not protect against a loss in a declining market.

This material is not intended as a recommendation, or specific investment advice. Investing involves risk, including the possible loss of principal. Seek the advice of a qualified financial professional.

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