Diversification.

Mixing up your investments.

Who knew that owning too much of something could be a bad thing? When it comes to investments, that could be the case. That's why you may want to consider choosing a variety of investments—aka diversification.

Depending on what's happening in the market, different kinds of investments can move in different directions. For example, when the stock market goes down, the bond market may go up (and vice versa).

Diversification helps you:

- Minimize risk because you're in a variety of investments
- Smooth out your investment returns over time

This way, you don't have as many ups and downs.

A smoother ride.

Not sure how to diversify your investments for your retirement plan? That's OK. A lot of people feel the same way. You might be worried that you'll choose investments that are too risky. Or maybe you're more concerned about choosing investments that give you enough potential for growth. (Or maybe a little of both!)

Here's a good way to start diversifying your portfolio. Take our quick quiz at **principal.com/investorprofilequiz**. Based on your situation, how long you have until retirement and how you feel about risk, this handy tool will suggest a mix of investment types to help you achieve your goals—and help minimize those "roller coaster" moments.

Get started with the Investor Profile Quiz at **principal.com/investorprofilequiz**.

Still not sure what to do? Give us a call at **800.547.7754** and we'll talk about your options.

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. **Equity** investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. International and global investing involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**.

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May lose value. Not a deposit. No bank or credit union guarantee. Not insured by any Federal government agency.