

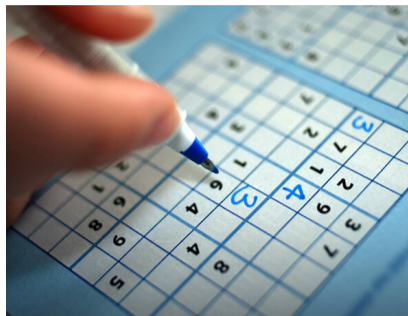


This month's **Your Money Matters** newsletter contains helpful information on avoiding procrastination, auto insurance, and managing risk. We also included an insightful article on global and international funds. If you have questions, don't hesitate to reach out to us for answers. Happy May!

### The Cost of Procrastination

Don't let procrastination keep you from pursuing your financial dreams and goals.

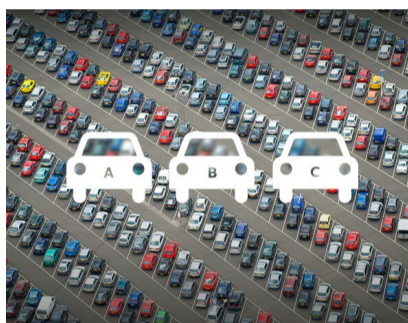
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### The ABC's of Auto Insurance

What kind of auto insurance should you have? Do you know?

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### Risk Perspective

Is it possible to avoid loss? Not entirely, but you can attempt to manage risk.

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### Global and International Funds

Investors seeking world investments can choose between global and international funds. What's the difference?

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