

Financial check-up



Just like with your yearly physical, it's important to have a financial check-up to help make sure you're on track with your financial fitness. Healthy finances are the key to making progress toward your goals through every stage of your life.

Six steps to help maintain your financial health

1 Identify, prioritize and review your goals

- Setting goals can result in dramatic improvements in your finances, but only if you know what the goals are, and you keep reminding yourself that you have them
- Annually review progress and adjust goals to stay on track

2 Assess your current financial situation

- A budget can help you stay on top of where your money is going and identify areas you may need to cut back on to save
- If you don't have one, use a budgeting worksheet or online tool to help monitor your finances

3 Evaluate changes (job, marriage, baby or home purchase)

- Major life events can trigger new financial needs
- Be sure to adapt your budget to meet any new changes

4 Maximize your workplace benefits

- Are you contributing the maximum to your retirement plan
- Review your beneficiary information to make sure it's up-to-date

5 Review your savings and investment accounts

- Give your emergency fund a once-over. Increasing your savings by even just \$5 a week adds up over time
- Make sure your investment and retirement portfolios have the right mix of assets. This might mean rebalancing your portfolio.

6 Wills and insurance

- Check your insurance policies and coverage to see if any adjustments are needed
- Review your will and estate plan or start the process to create one

We're here to help

Actively maintaining your financial health may help you avoid potential future financial illness. However, if life happens and you need to visit a specialist—whether in person or over the phone—our team can help you get back on track.

 888.363.2389

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