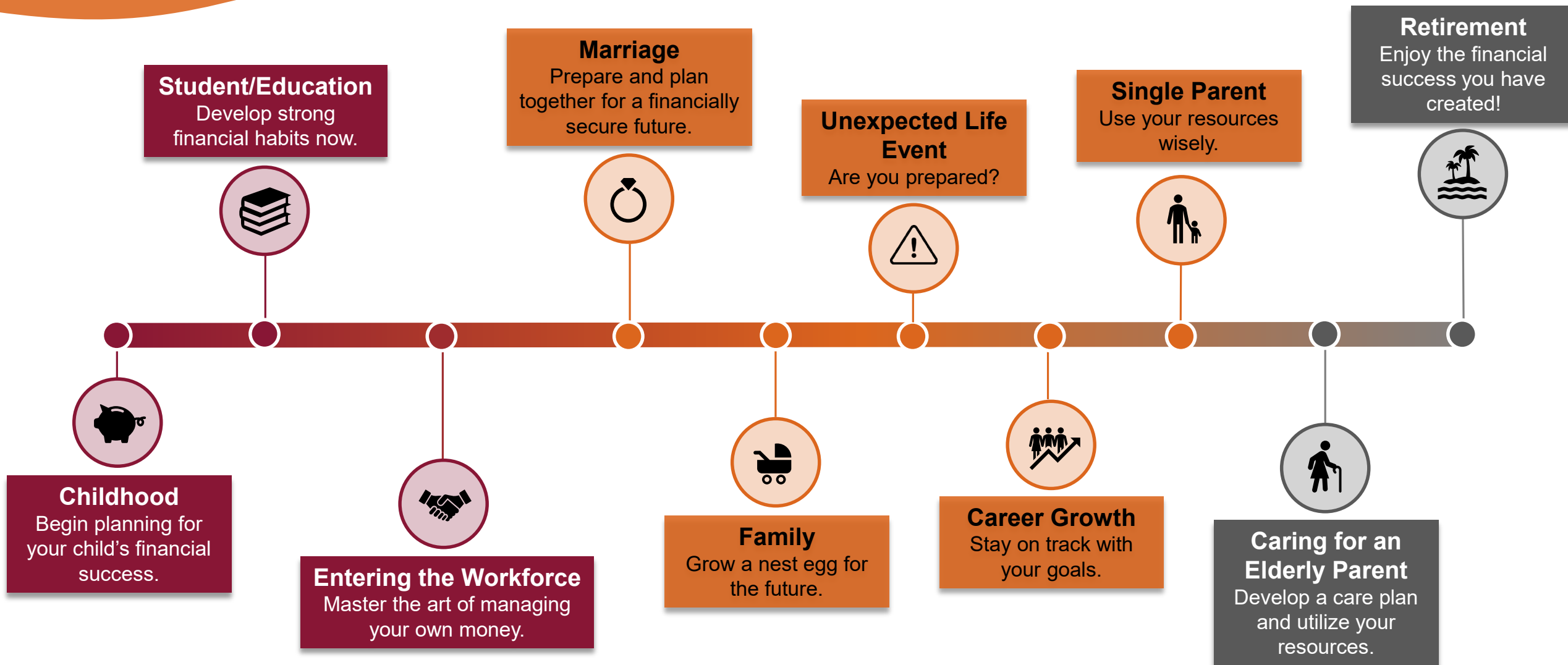


Life can be wonderful. But it can also get complicated when unexpected things happen...

Are you and your family adequately protected?

Your Financial Journey

...personalized solutions for every stage of your life.



- What if they are **unexpectedly laid off**/lose their job?
- What if they become **sick or injured** and unable to work for a period of time?
- What if they don’t have **enough savings or insurance** to cover their expenses and protect their family?
- What if they **unexpectedly pass away**?

Look & Listen
Listen and watch for clues.

Ask & Share
Do not lead with product.
Ask purposeful and personalized questions.

Educate & Offer
Provide information, products or services that will make their world better or easier.

Develop Good Financial Habits



- Establish a saving pattern; even if it’s a few dollars per week or month, save up for retirement!
- Start early to save for children's college expenses.
- Set some savings goals.
- Make sure you have adequate insurance to protect your family, assets and hard-earned savings from an unexpected life event.
- Take full advantage of employer offered benefit and retirement plans.

Do you have savings accounts for your children?

What are your plans after graduation?

What are your top 3 financial goals over the next 12 to 36 months?

What is your biggest worry about your future financial stability?

Build Financial Stability



- Prepare a household budget.
- Use a wise borrowing strategy; borrow for things that provide long-term value.
- Invest wisely.
- Be sure your insurance protection has kept pace with your needs and debt obligations.
- Prepare an estate plan.

How much are you setting aside monthly for emergencies and unexpected life events?

Would anyone in your family suffer financially if you were unable to work?

Are you on track to retire?

Enjoy Financial Success



- Develop a care plan for elderly family members.
- Be sure your medical insurance is adequate.
- Be sure your estate plan is up to date.
- Continue to manage your investments carefully.
- Enjoy!

Are there family members that continue to depend on you financially?

What plans do you have now that you are retired?

What is your biggest worry about this stage of your life?