Financial Wellness Checkup: Where are you in the process?

Know Your Goals and Your Plan to Pursue Them

Starting Out

- 3-6 month emergency fund
- Basic budget in place
- Understand employer benefits
- Saving/investing for retirement
- Plan for student loans/debt
- Identify long-term goals

Mid-Career/Family

- Saving enough to fund retirement
- Employer's retirement plan use
- Taking appropriate risk in portfolio
- Strong cash-flow management
- Short-term goal savings
- College savings for children
- Family financial protection
- Will and powers of attorney
- Disability income insurance
- Life insurance
- Beneficiary review

Nearing Retirement

- Identify retirement income needs
- Annual retirement account(s) review
- Portfolio risk analysis
- Comprehensive investment strategy
- Medicare & Social Security planning
- Coordinate tax advisor/accountant

In Retirement

- Consolidate accounts
- Generate income stream
- RMD Planning
- Estate Planning
- LifeFolio checklist
- Ongoing assessment

HENDERSON BROTHERS® FINANCIAL PARTNERS

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The Journey Toward Financial Wellness

Top Financial Worries

35%
Ability to pay monthly bills

36%
Having money left over to save for other goals after paying monthly bills

33%
Ability to pay down debt

Understanding and Pursuing Lifetime Savings Goals

Starting Out

- Emergency fund
- Budgeting basics
- Saving and investing in your employer retirement plan
- Debt strategies
- Identifying financial goals

Mid-Career/Family

- Savings assessment
- Maximizing benefits
- Investment/risk review
- Cash-flow management
- College savings
- Beneficiary review

Nearing Retirement

- Understand various accounts/investments
- Plan for retirement income needs
- Understand risk in portfolios
- Medicare & Social Security planning

Ready to Take the Next Step?

Your Henderson Brothers Financial Partners contact is available to help you navigate every stage of your financial journey.

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Schedule a 1:1 meeting: