

1

Set aside time to envision your ideal retirement. Aim to save 10% or more of your income for retirement.

2

Review your investment portfolio to make sure it aligns with your goals and risk tolerance levels.

3

Protect loved ones and your assets. Review and update your life insurance and property and casualty coverages.

4

Review and update beneficiary designations as needed for your retirement accounts, life insurance policies and annuities.

5

Consider making an IRA contribution before the annual deadline.



6

Review your salary tax withholding and make adjustments, if appropriate.

7

Set aside three to six months of living expenses in a cash account for emergencies.

## Tips to Stay Financially Fit

Whether you're planning for retirement, protecting your assets, or setting money aside for a new adventure, now is the time to start mapping out a plan to reach your goals. Making big changes and hitting major milestones isn't easy, but smart planning and the right approach can get you there. Here are 12 tips you can use as a guide to start getting your finances into shape. Talk to your financial advisor today about putting together your comprehensive financial plan to achieve your aspirations.

8

Look for opportunities to reduce expenses. Review your credit card debt and develop a repayment plan.

9

Examine your credit report for accuracy and explore ways to improve your credit score.

10

Review your mortgage rate and compare to current rates.

11

Establish or review your will, power of attorney, and health care directives.

12

Protect yourself. Update your list of online login/passwords and store in a secure place. To protect against forgery, when dating checks, use four-digit year instead of abbreviating it to 20.



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