

# Prepare for your financial future



Your employer (as well as your spouse's employer) provides a variety of benefits to you and your family – perhaps a 401(k) plan, life insurance, short- and long-term disability income benefits, paid sick time, vacation and more.

It's a good foundation for your financial security. But do you know how those benefits coordinate with government-provided programs such as Social Security? And how about the personal plans you may have made?

Putting it all together is key to assuring that limited dollars don't go to waste. Preparing for the future is essential.

## **WHY PARTICIPATE IN THE EMPLOYEE FINANCIAL RESOURCE PROGRAM?**

- Everyone needs to plan for the future.
- Our professional associates work with you to provide information about your current situation and ideas for future solutions.
- A second opinion can be beneficial and can validate the plans you have already made.
- No fees are charged for this service.
- Financial goal-setting makes positive things happen.

- Affordable options can be discussed that will position you for financial wellness.
- You'll get to know a professional who can assist you in long-term analysis or goal-setting.

## **FINANCIAL STRATEGIES**

We use Financial Strategies, a financial needs analysis service, to help you understand how all the pieces fit together. You will better understand:

- What's provided by your employer
- How Social Security and other government plans may fit into your plans
- How your personal planning and employee benefits integrate
- What you need to do to complete your financial picture by examining your needs, goals and the resources available to meet them

## **HOW WILL YOU BENEFIT?**

Many of us postpone or procrastinate preparing for our financial future. Financial Strategies gets you started.

It gives you a “snapshot” showing:

- Where you are today
- The priority of your goals and objectives
- What you can do to get where you want to be

*We'll offer to meet with you annually to make sure your financial strategies are on course with your goals.*

We help you develop financial strategies based on your needs and goals. For instance, you may want to:

- Plan for major milestones. Buying a new house, saving for a child's education, creating a comfortable retirement – all become easier with careful planning.
- Set and prioritize your financial goals.
- Pull together an objective look at the options available to you and your family.
- Manage your finances more effectively.