

**Financial
Well-being
*BEGINNING
YOUR JOURNEY***



BEGINNING YOUR JOURNEY TOWARD FINANCIAL WELLNESS

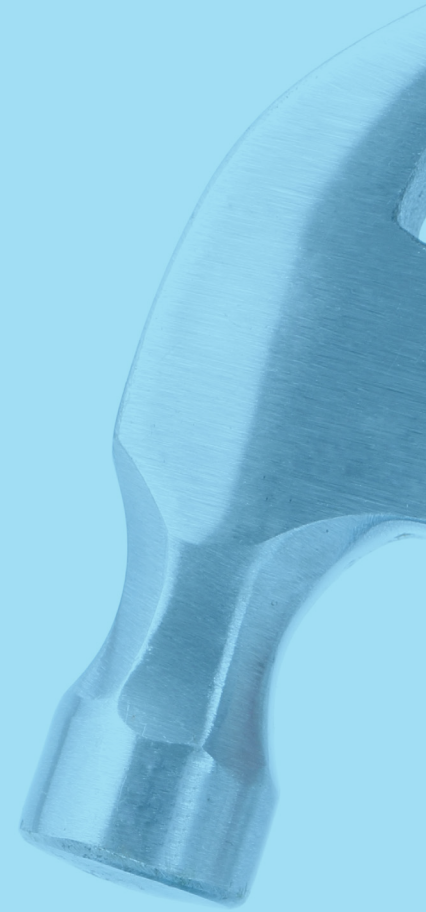
Recent surveys indicate that between 70-85% of Americans are experiencing some level of financial stress. If you fall into this category, review the financial section of your wellness portal for basic resources to help you with your financial journey.

Your journey may be different from your neighbors, and not all of these materials may apply to you, so pick the topics that relate to your situation or interest you. Your journey may be full of ups and downs, but remember the most important thing is to keep your life in balance and your finances in perspective. Focus on the habits and actions that will move you toward your goal. Enjoy the journey and build on your success!

Let's get started

These are the basic areas to focus on when building your wellness plan:

1. Your Financial Goal(s);
2. Evaluating your Financial Situation;
3. Reviewing your Monthly Expenses;
4. Eliminating Debt;
5. Savings for the Future; and
6. Planning for Retirement.



Step 1: Financial Goals

You may not think much about your financial goals as you work through your monthly routine and that is ok. Many of us have financial goals and may not have written them down. Maybe you want to save enough money to buy a new car or house, or make sure you have enough money at retirement, or your goal may be to make sure that you have enough money to pay the bills month to month. Whatever your goal, the important thing is that you set a goal and start taking the steps to accomplish that goal. Take some time to decide what your financial goal is and then write your goal down. It may even be helpful to remind yourself from time to time what you are working toward by putting a picture of your goal in a place where you see it daily.

Step 2: Evaluating Your Financial Situation

Now that you have written your goal down, it is time to evaluate your financial situation. Take a couple of minutes and complete the Financial Checklist. Once you have completed the checklist, don't forget to review the other resources available to you. The following topics are covered in the financial well-being section: Budgeting and Expense Tracking; Savings; Debt and Credit; and Investing and Retirement Planning. We provide you with a basic overview of each



area and reference other resources that can help guide you further. Continue reviewing the financial topics that apply to your situation and revisit this checklist to evaluate your progress. Remember to take time to celebrate your accomplishments!

Financial Checklist

Complete the checklist below to evaluate your current financial situation. Review the milestones you have completed and where there may be gaps.

Check Y for Yes; N for Never; or S for Sometimes on each question.

In general, do you:	Y	N	S
Pay your monthly bills on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintain an emergency fund with 3-6 months of expenses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spend less than you make and save part of your income monthly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Balance your checking account monthly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Track your spending or use a budget?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use credit only for large purchases and pay off the balance each month?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Plan ahead to ensure that you have funds for large expenses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spend no more than 20% of your income on credit payments, excluding your home mortgage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contribute to a retirement fund monthly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Check your credit report annually?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have Medical, Homeowners / Rental, and Life Insurance (if you have dependents)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 Educate yourself and stay up to date on current financial issues?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



If you checked the majority of the boxes with:

Yes (Y) Great job! You have a strong foundation based on good financial habits. You are ready to take on your financial goal.

Sometimes (S) Great start! You are following some of the financial habits you need, just not consistently. Keep working on improving your financial habits. Once you get a solid foundation you will be ready to work toward a bigger financial goal.

No (N) Let's get started! You are taking the first step by reviewing your financial habits and understanding where you can improve. Set a goal to start following a couple of these financial habits and use our resources to help you work toward being financially fit.

Don't forget to continue working through steps 3-6 of your financial well-being plan by referring to the additional materials available.



The financial educational materials available on Onlife Health's ("OLH") website ("Content") are intended to provide information and resources for those who are interested in promoting financial literacy. OLH is not an investment advisory service, an investment advisor and does not act as a financial advisor or financial planner. This Content exists for educational purposes only, and materials and/or information contained herein are for informational purposes only and are not intended as legal or investment advice, or as an endorsement, recommendation or sponsorship of any company. You should consult with your own trusted financial professional before making any investment or other major financial decisions. The resources to which the Content is linked is controlled by third parties and may change over time, and OLH is not responsible for the content in any linked site.