

Are You Are You On Track Financially?

Be able to take inventory of your base items, learning needs, and savings goals to ensure you're on track:

First five in play

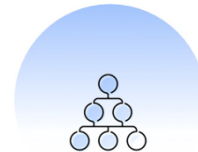
The five steps that should be in progress or completed before moving on:

- 1 Create a budget
- 2 Establish an emergency fund
- 3 Identify savings goals
- 4 Reduce debt
- 5 Improve credit



Foundation – Learn and protect:

- Understand what you have
- Insurance
 - Explore types beyond the common ones, e.g., life insurance and long-term care insurance (LTCI)
- Tax considerations
 - Consider your 401(k)-plan contribution tax type (before-tax, Roth, After-tax)



Foundation into growth:

- 401(k) savings plan
 - Review the features of your plan
- Contributions
 - Contribute enough to get the full match
 - Ideal contribution rate is 10 – 15%
 - Use auto-escalation

Next Steps

- 1 Take inventory of your first five in play.
- 2 Understand what you have and ways to protect it.
- 3 Review your retirement options and strategies.
- 4 Sign in and ask questions.

Benefits website: www.CatBenefitsCenter.com
Benefits Center: 877-228-4010 M-F, 8AM – 6PM CT
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