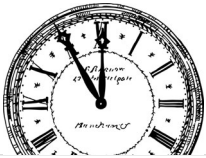


**12 POINTS ON
FINANCIAL WELLNESS**

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**When's the best time to
tune up your financial plan?
There's no time like the present**




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Investment risk spectrum

Generally, the rule of thumb is that the greater the risk assumed, the greater the potential return on that investment.

INVESTMENT RISK SPECTRUM
As potential returns increase so does the risk of loss



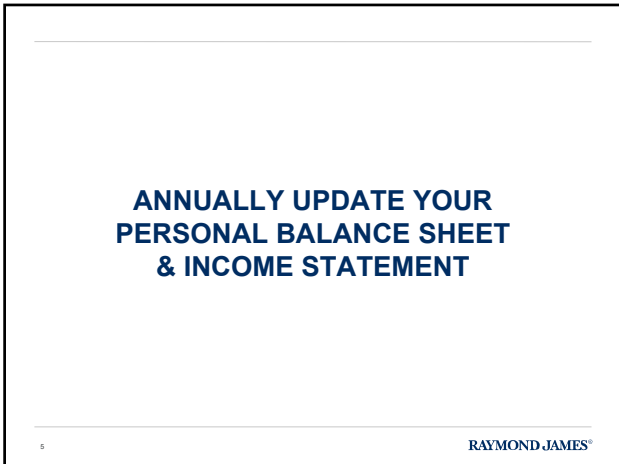
There is no assurance any investment strategy will be successful. Investing involves risk, including the possible loss of capital.

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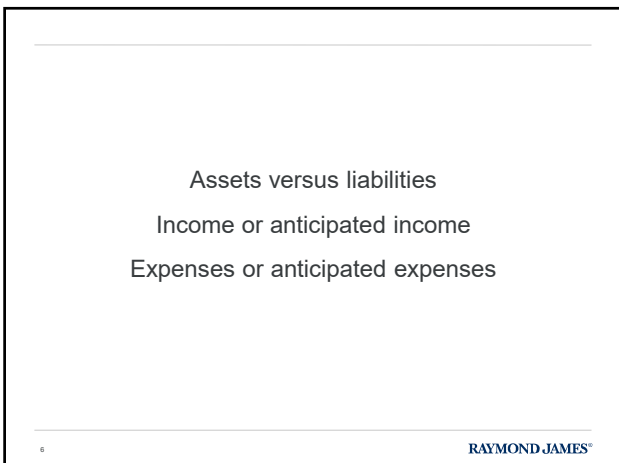
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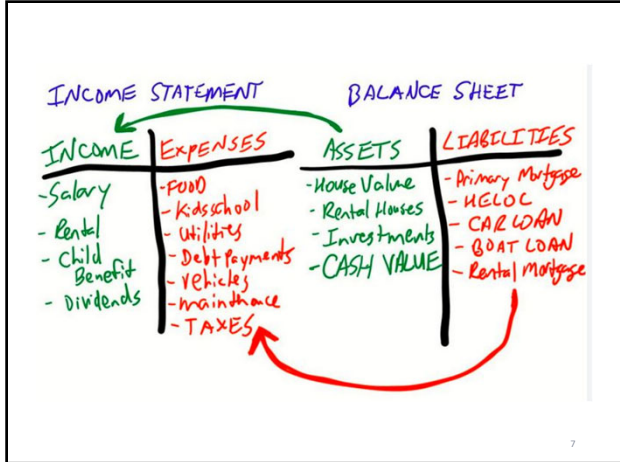
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TOOLS TO HELP



- Software**
 - Mint.com
 - Quicken
 - Simplifi
 - YNAB
 - Personal Capital
 - QuickBooks
 - Tiller
- Old School**
 - Pen and paper
 - Excel
 - Google Sheets

8



Review your budget and spending habits

9

**INCOME AND EXPENSES
NEED TO MATCH UP**

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How close did you come to your budget last year?

Where did you go off track?


Has something changed that affects your expenses?

Where can you trim expenses?

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WHAT CAN YOU DO TO INCREASE YOUR
INCOME?



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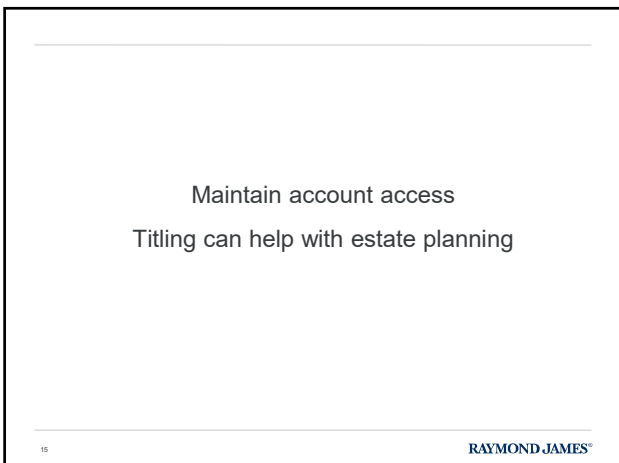
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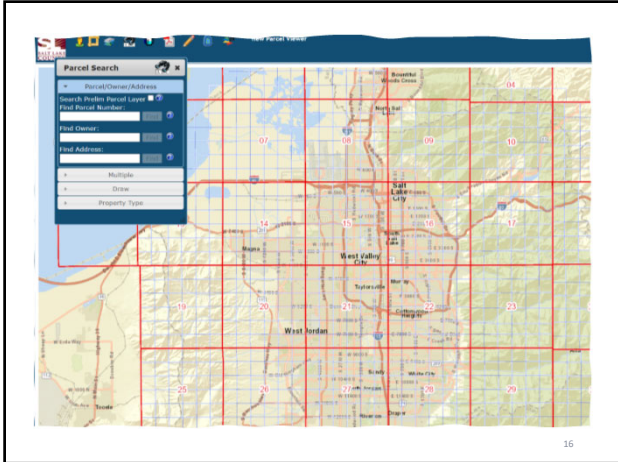
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EXAMPLES

- . Is your bank account held in your name only? Jointly with a spouse?
- . Should your home be held in the name of a Trust?
- . Are you recently divorced? Married?

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**Designate and update
your beneficiaries**

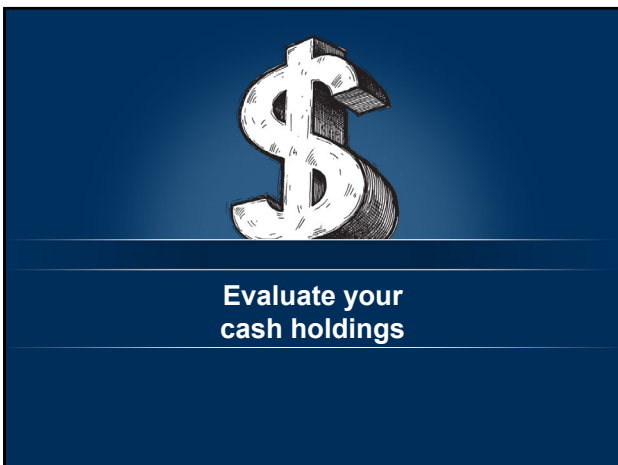
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**EVERYONE NEEDS A
SAFE CASH RESERVE**

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3 to 6 months of living expenses

Quickly and easily accessed accounts

Maximum FDIC insurance is \$250,000 per account

Get a competitive rate

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INVESTMENT RISK SPECTRUM
As potential returns increase so does the risk of loss

04 Speculation
SPECULATIVE STOCKS | JANA BONDS
COLLECTIBLES | OPTIONS | FUTURES CONTRACTS

03 Growth
BLUE CHIP STOCKS | GROWTH STOCKS
REAL ESTATE | INFRASTRUCTURE BONDS

02 Preservation and Income
CORPORATE BONDS | PREFERRED STOCK TREASURY
SECURITIES | GOVERNMENT BONDS

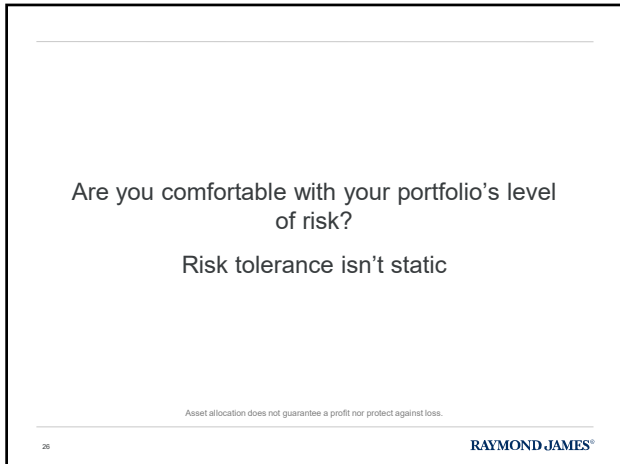
01 Financial Confidence
SAVINGS BONDS | CERTIFICATES OF DEPOSIT
MONEY MARKET ACCOUNTS | ANNUITIES
PENSION FUNDS | JANA ACCOUNTS
CASH VALUE LIFE INSURANCE

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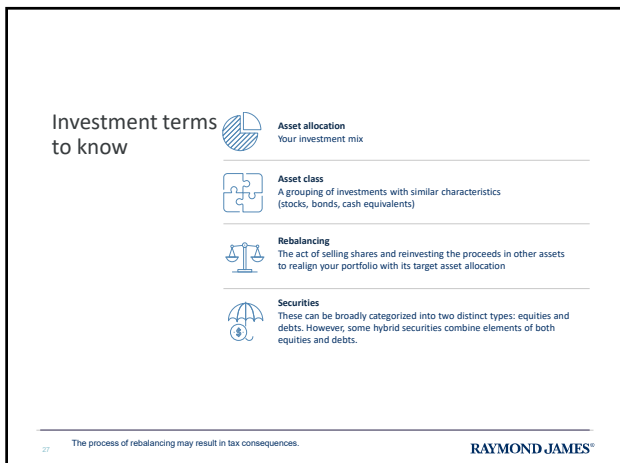
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Investment terms to know

 **Mutual fund**
Option that allows investors to pool their money for an experienced fund manager to invest in a diversified way

 **Stock**
An investment vehicle representing a share of ownership in the issuing company


 **Exchange traded fund**
A marketable security that tracks a stock index, commodity, bonds or a basket of assets


28 Prior to buying or selling an option, a person must receive a copy of "Terms and Risks of Standardized Options" (CDO). Copies of the CDO are available from your financial advisor, from <http://www.rj.com/investing/information/documents-and-articles/options-disclosure-document> or by contacting Raymond James at 880 Carlton Parkway, St. Petersburg, FL 33716.


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Investment terms to know

 **Options**
Contracts that offer the buyer the right, but not the obligation, to buy or sell a security at a set price by a certain period of time


 **Bonds**
A fixed income instrument that represents a loan made by an investor to a borrower (typically corporate or governmental)

 **Annuities**
A contract purchased from an insurance company to help provide a stream of income

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Evaluate your sources of retirement income

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IDENTIFY
your sources
of income

Social Security
Inheritance Pensions
Employment
Retirement accounts
Rental properties

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31

EVALUATE
how reliable
each source is

Social Security
Inheritance Pensions
Employment
Retirement accounts
Rental properties

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32



**Review your
Social Security statement**

33

ESTABLISH
an online
account with SSA

REVIEW
your earnings history
for accuracy

COMPUTE
your benefits at various
retirement ages

UNDERSTAND
the rules regarding
spousal benefits

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34



**Review the tax efficiency of
your charitable giving**

35

IT'S GREAT TO BE GENEROUS

**BUT IT DOESN'T HURT TO ALSO BE
STRATEGIC WITH YOUR GIVING**

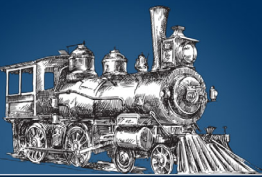
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Donate low-basis stocks rather than cash
Consider establishing a donor-advised fund

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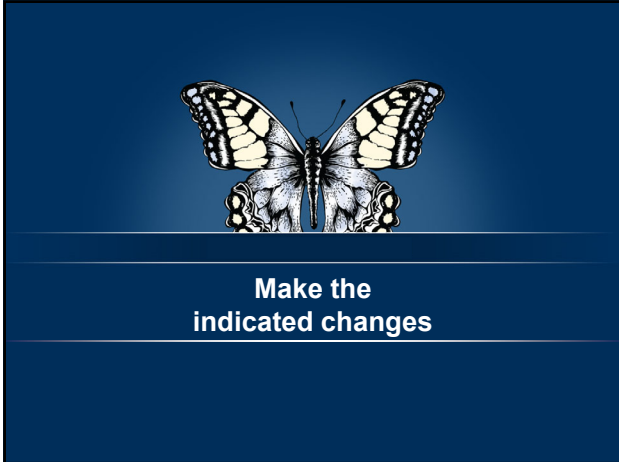
**Check to see if your
retirement plan is on track**

38

Market volatility has affected many retirement plans
Don't fixate solely on a number
Realistically address changes that might be needed

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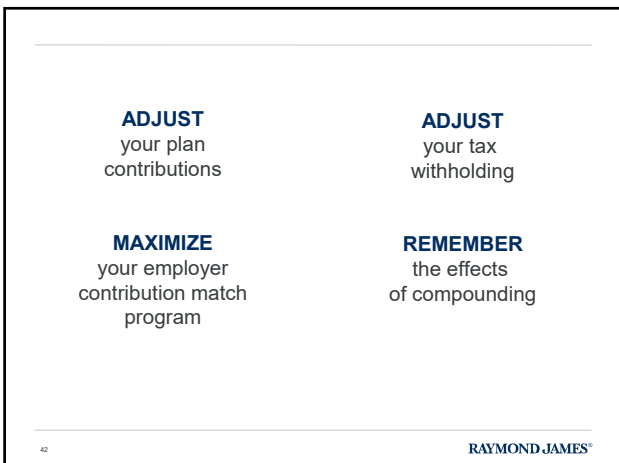
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RESOLVE TO FOLLOW THROUGH


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