

SAVINGS OPTIONS

- Traditional savings account
- High-yield savings account
- Certificate of deposit (CD)
- Money market account
- US Treasury Bond

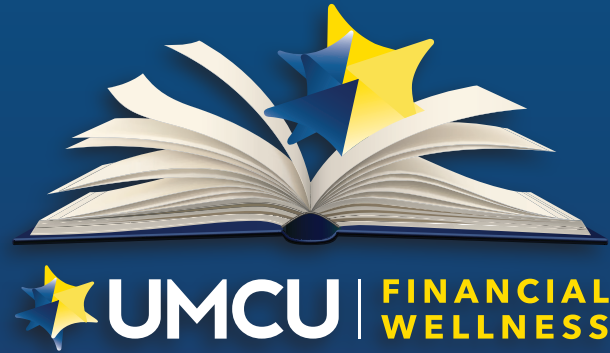
NOTES

RETIREMENT & INVESTING OPTIONS

- 401(k) or 403(b) plan
- Individual retirement arrangement (IRA), Roth IRA, SEP IRA, SIMPLE IRA
- 529 Plan
- Stocks
- Bonds
- Mutual funds
- Index funds
- Exchange-traded funds (ETFs)
- Annuities
- Real estate
- Cryptocurrency

CONTACT US

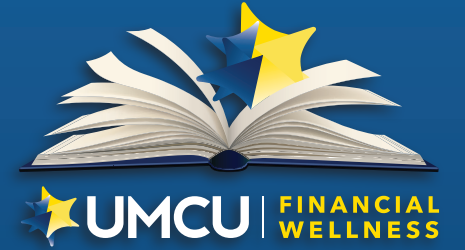
**IF YOU HAVE QUESTIONS
OR NEED ANY RESOURCES**



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SAVINGS & INVESTING

Playbook^{xx} for
Prosperity
x

TRUTH OR MYTH

1

You should always save for retirement before putting money aside for anything else.

Myth - You should fund your emergency savings first, but if possible, try to contribute some money to all three savings areas each month.

2

It's recommended to save about 10-20% of your paychecks.

Truth - This money can go towards short-, medium-, and long-term savings. If you cannot save this much of your paycheck, start with something smaller just to get in the habit.

3

Even if you can't invest a lot of money, the most important thing is to start early.

Truth - Allowing your money more time to grow is crucial because of the power of compound interest.

4

Predicting the highs and lows of the market is easy and can help ensure your account will never lose money.

Myth - Timing the market is extremely difficult, so it's often a better strategy to be patient, stay the course, and build a diversified portfolio for long-term investing success.

5

You should keep most of your emergency savings in your home so you can easily access the money.

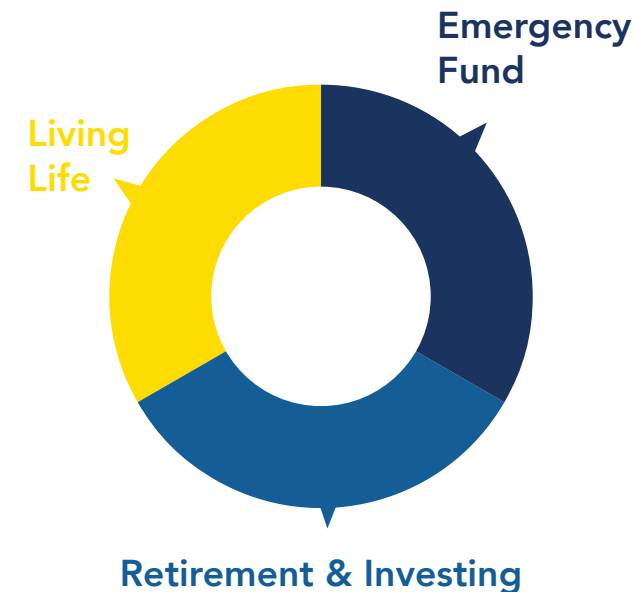
Myth - It's ideal to always have some cash with you but if there's a fire, flood, theft, etc., your funds won't be protected at home. Keep your savings in a nearby credit union or bank where there's federal insurance to keep your funds secure.

6

With investing, you should diversify your portfolio to reduce risk.

Truth - Diversification involves investing in many different securities and types of assets. Financial experts often recommend a diversified portfolio because it reduces risk without sacrificing much in the way of returns.

A PLAN FOR SAVINGS SUCCESS



Emergency Fund

This money should be in an easily accessible savings account to help pay for sudden and unexpected expenses such as major repairs, medical issues, insurance deductibles, or a loss of income. Start by saving one month of essential living expenses including rent, transportation, food, and utilities. Longer term, the goal should be to have at least 3-6 months of living expenses saved.

Living Life

Commit to regular deposits into a savings account for expenses such as vacations, home improvements, holidays, gifts, and other activities that reflect your values.

Retirement & Investing - Pay Yourself First!

- Start early - let the power of compound interest help you build wealth
- Participate in your 401(k)/403(b) plan at work and always contribute at least enough to receive the full company match
- Use (traditional or Roth) Individual Retirement Accounts as appropriate
- Stay diversified and make sure your investments align with your age and risk tolerance