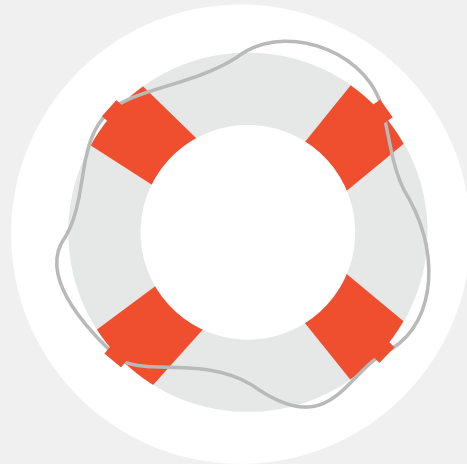


DON'T JUST SAY IT, DO IT—START SAVING

Different life milestones require updated investment strategies.



BUYING A HOME

In 2016, the median price of a home is \$240,200

- Set a goal and timeline for purchase.
- Decide what contributions, if any, should shift from a 401(k) or retirement plan into home savings.
- Consider a high-yield savings account or CD.

Source: [YCharts](#)

SENDING KIDS TO COLLEGE

Tuition, fees, and room and board for in-state public four-year colleges and universities average \$19,548 per year and costs are rising

- Start saving early; high school graduation may sneak up on you.
- Anticipate room and board on top of tuition.
- Consider setting up a 529 education savings plan.

Source: [College Board](#)

CREATING AN EMERGENCY FUND

As many as 28% of Americans don't have an emergency fund

- Save at least six months' worth of expenses.
- Keep funds accessible; many choose traditional bank savings accounts or money market accounts.
- Treat savings like a bill; make a mandatory monthly contribution.

Source: [Bankrate](#)

SAVING FOR RETIREMENT

Retirees will need about 70% to 85% of their pre-retirement income to maintain their lifestyles

- Consider your retirement age.
- Anticipate life expectancy and future healthcare needs.
- Evaluate 401(k)s and other retirement plans with your financial advisor.

Source: [Kiplinger](#)

Are you ready to take action? Start the conversation with your [financial advisor](#) today. ▶▶

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