



Financial Health Check-Up Worksheet

Many of us attend an annual check-up to ensure we remain physically and mentally healthy. One area of our health that may be missed, however, is our financial health. Review your account(s) at least once a year to ensure you are well on your way to a financially healthy retirement! Also be sure to use the latest version of the Roadways Mile Marker tool as an ongoing progress-tracker by logging on to your retirement account at u.bpas.com

401(k) Balance Check

On Target Balance:	\$
On Target?	Yes / No
Action Steps:	

Are you on track to reach 10 times your pay by age 67? Multiply your Retirement Savings Multiple (**RSM**) by your salary to determine your on-track balance. If you are behind, consider increasing your 401(k) contributions. Example: 40 years old with \$50,000 salary = 4 * \$50,000 = \$200,000 on-track balance.

Age:	25	30	35	40	45	50	55	60	67
RSM:	0.5	1	2	3	4	5	6	7	10

Primary/ Secondary	Name	%

Beneficiary Review

Did you know that your designated beneficiaries for a retirement plan will supersede a will? If you are recently married, divorced, or a parent, you will want to ensure you name the correct beneficiaries. Login to your retirement account at u.bpas.com to verify your beneficiary information.



Risk Tolerance Review

Do your 401(k) investments reflect your risk tolerance? If you haven't completed a risk tolerance review recently, your 401(k) may be taking on more or less risk than your tolerance would allow. Answer the questions below and tally up your total score. Use the chart below for an idea of a typical asset allocation based on your age and score or use our online [Risk Tolerance Questionnaire](#).

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I am willing to accept potential losses in my investments to obtain above average returns.	1	2	3	4	5
Keeping pace with the stock market is more important than keeping pace with inflation.	1	2	3	4	5
If an investment loses value in the course of the year, I can easily resist the temptation to change investments.	1	2	3	4	5
I have many years to wait out the stock market if there is a large decline that takes time to recover.	1	2	3	4	5
I consider myself to have knowledge about the principles of economics and personal investments.	1	2	3	4	5



Total Points:

Changes Needed?

Yes / No

Conservative	Moderate	Aggressive
Age 20 – 40 Stocks: 40-60% Bonds: 20-40% Stable Value: 15-30%	Age 20 – 40 Stocks: 60-75% Bonds: 15-25% Stable Value: 10-20%	Age 20 – 40 Stocks: 90-100% Bonds: 0-10% Stable Value: 0%
Age 40 – 55 Stocks: 30-50% Bonds: 25-45% Stable Value: 25-40%	Age 40 – 55 Stocks: 40-60% Bonds: 25-40% Stable Value: 20-30%	Age 40 – 55 Stocks: 75-100% Bonds: 15-25% Stable Value: 0%
Age 55 – 65 Stocks: 0-30% Bonds: 40-75% Stable Value: 30-40%	Age 55 – 65 Stocks: 30-50% Bonds: 40-75% Stable Value: 25-35%	Age 55 – 65 Stocks: 50-75% Bonds: 25-50% Stable Value: 0-20%

