



FINANCIAL HEALTH CHECK-UP

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 future!

1

Retirement Balance Check

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 contributions.

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

Example: 40 years old with \$50,000 salary = $4 * \$50,000 = \$200,000$ on-track balance.

2

Beneficiary Review

Did you know that your designated beneficiaries for a retirement plan will supersede a will? Periodically login to your account at u.bpas.com and verify your beneficiary information.

Common reasons for beneficiary updates:



Change in marital status



New arrival



Contact information update

3

Risk Assessment

Do your investments reflect your risk tolerance? If you haven't completed a risk tolerance review recently, your account may be taking on more or less risk than your tolerance would allow. Use our [online Risk Tolerance Questionnaire](#) for a sample allocation.



Conservative

Aggressive

