FINANCIAL HEALTH CHECK-UP

Many of us participate in an annual check-up to maintain our physical and mental well-being. However, one aspect of our health that often goes overlooked is our financial health.

Three things you should review annually to ensure you're on track for a financially secure future!

1 Retirement Balance Check

Are you on track to save ten times your salary by age 67?

To evaluate your progress, use the chart below. Multiply your Retirement Savings Multiple (RSM) by your current salary to calculate your target balance. If you find yourself falling short, 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 retirement plan beneficiaries take priority over a will?

Common reasons for beneficiary updates:

- Change in marital status
- New arrival
- Contact information update

Periodically login to your account at u.bpas.com and verify your beneficiary information.

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.

Click here or **scan** to take our online **Risk Tolerance Questionnaire**