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Financial Wellness: Planning for the Future

T. Rowe Price



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Agenda

- Step by step: A journey to financial wellness
 1. Start small and build momentum
 2. Free yourself from high interest debt
 3. Aim for higher savings goals
 4. Tackle your long-term debt
 5. Balance remaining financial needs
- Tools and resources
- Confidence Check-In[®] conversation
- Monitor your account
- Q&A



Step by step: A journey to financial wellness



Step 1: Start small and build momentum

Start an
**emergency
fund**

of \$1,000–\$5,000

Save in a
**workplace
retirement
plan**

to maximize the company
match, OR save 6%

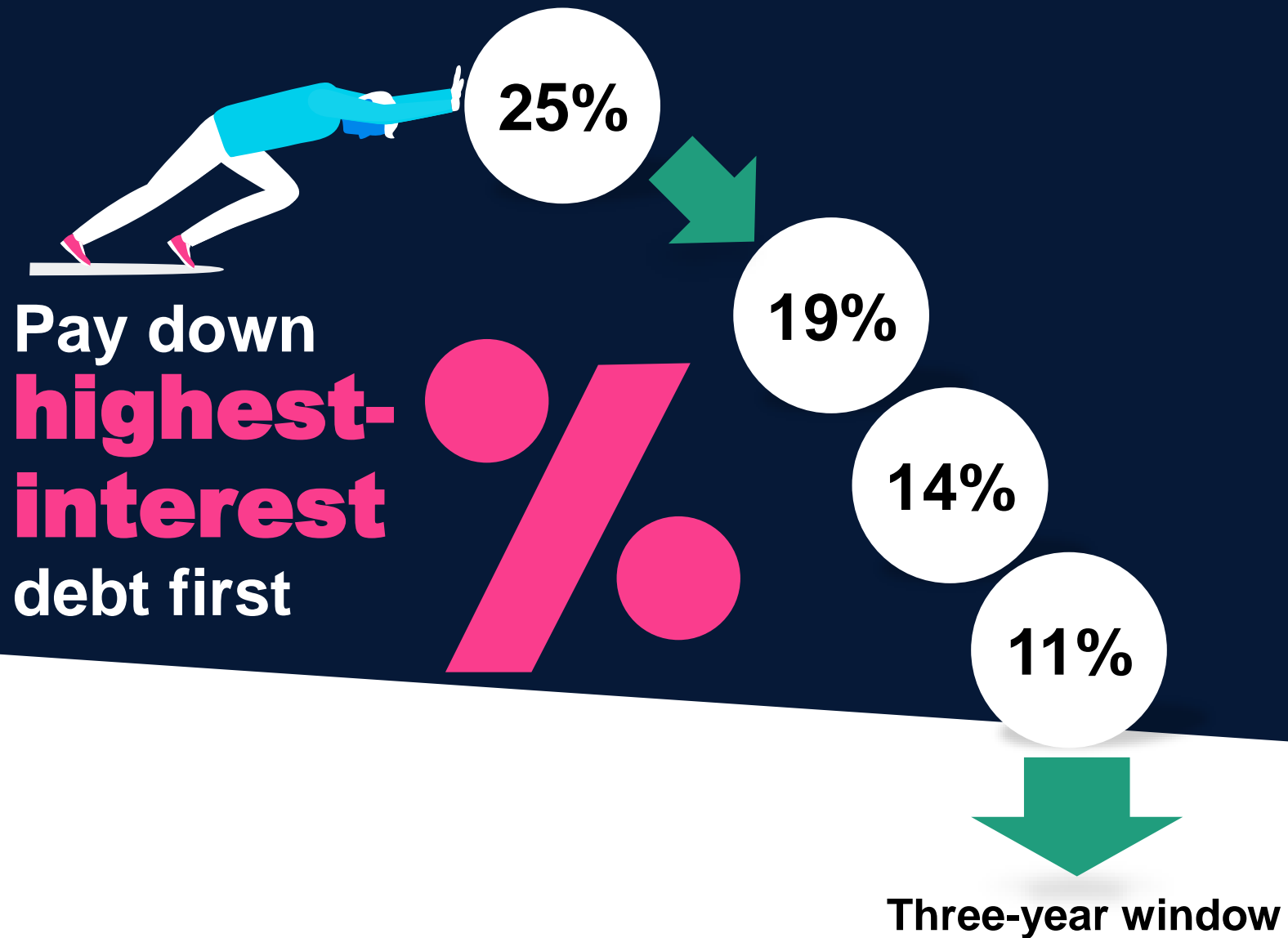
401 (k)

Key considerations

Before tax
vs. Roth



Step 2: Free yourself from high-interest debt



Step 3: Aim for higher savings goals

15% rule

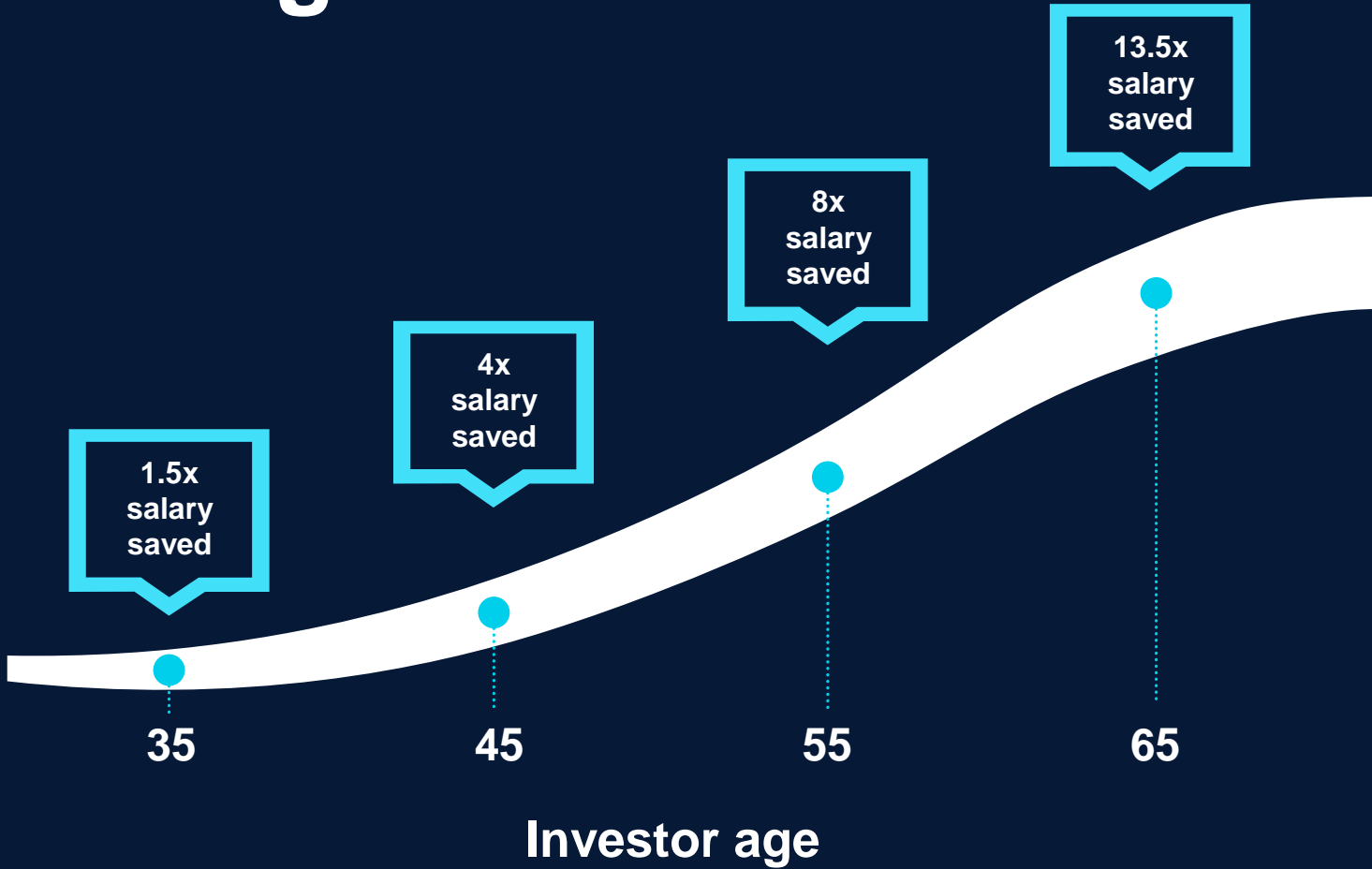
Investors should strive to

SAVE AT LEAST 6%

Consider increasing contributions by 2% gradually to build toward 15% target

Assumptions: Benchmarks are based on a target multiple at retirement age and a savings trajectory over time consistent with that target and the savings rate needed to achieve it. Household income grows at 5% until age 45 and 3% (the assumed inflation rate) thereafter. Investment returns before retirement are 7% before taxes, and savings grow tax-deferred. The person retires at age 65 and begins withdrawing 4% of assets (a rate intended to support steady inflation-adjusted spending over a 30-year retirement). Ranges are based on individuals or couples with current household income between \$75,000 and \$250,000.

Savings benchmarks

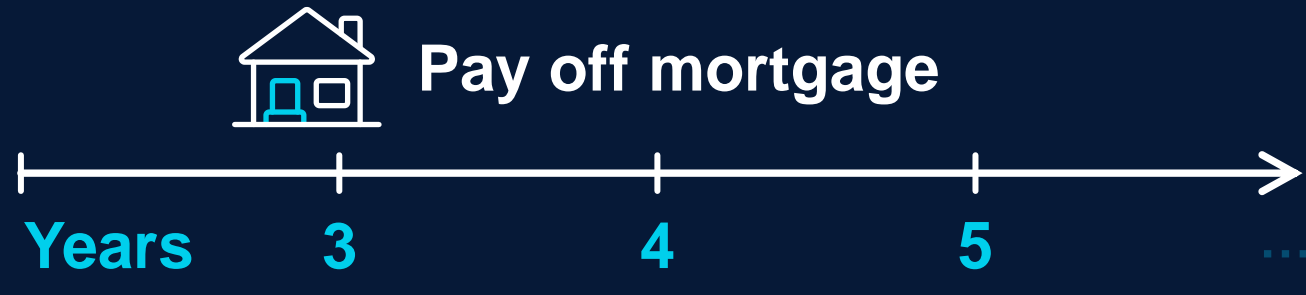


Step 4: Tackle your long-term debt

Student loans

Home equity

Auto loans



Saving beyond your plan



IRA

Consider increasing your tax-deferred savings through a personal before-tax or Roth IRA



Taxable

Saving beyond the maximum IRS limit in your retirement plan

Step 5: Balance remaining financial needs

Pay off mortgage

Give to charity

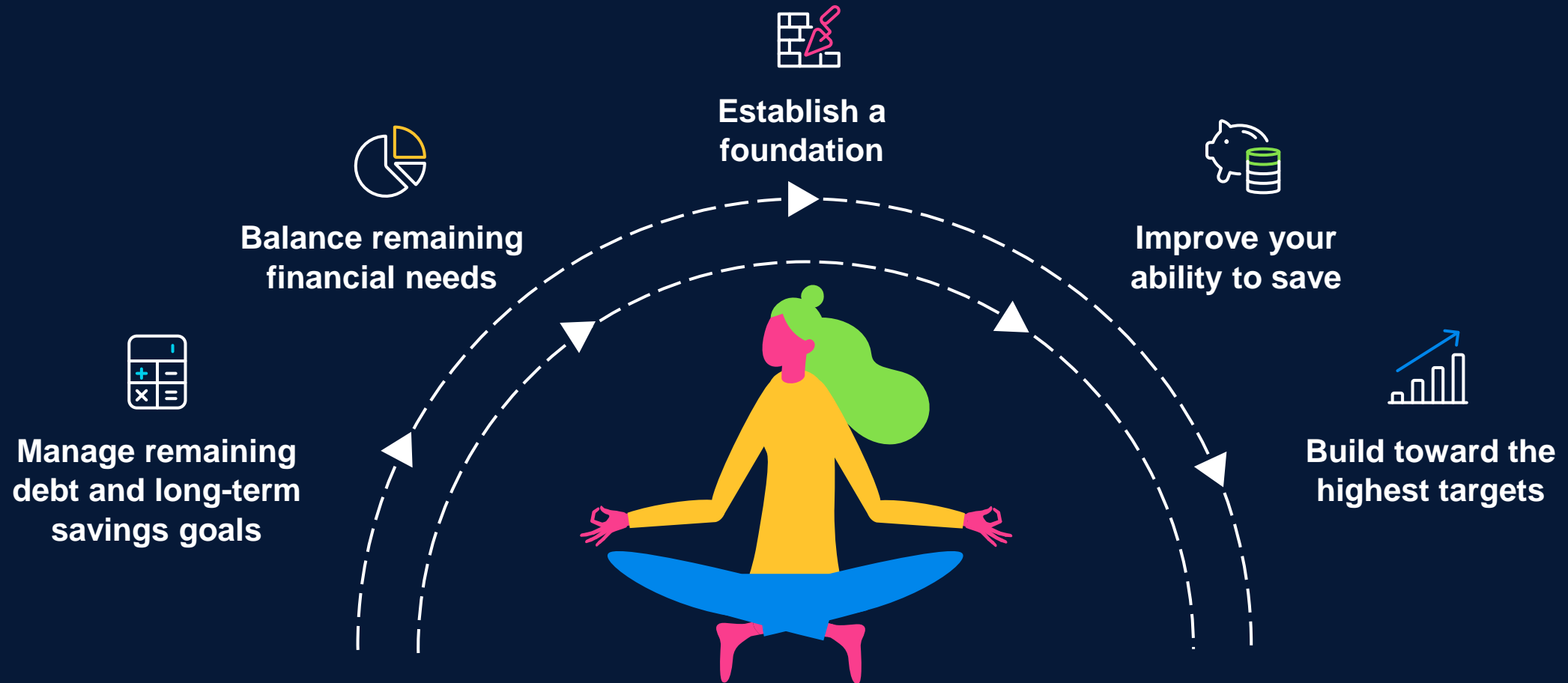
Leave a legacy for
the future



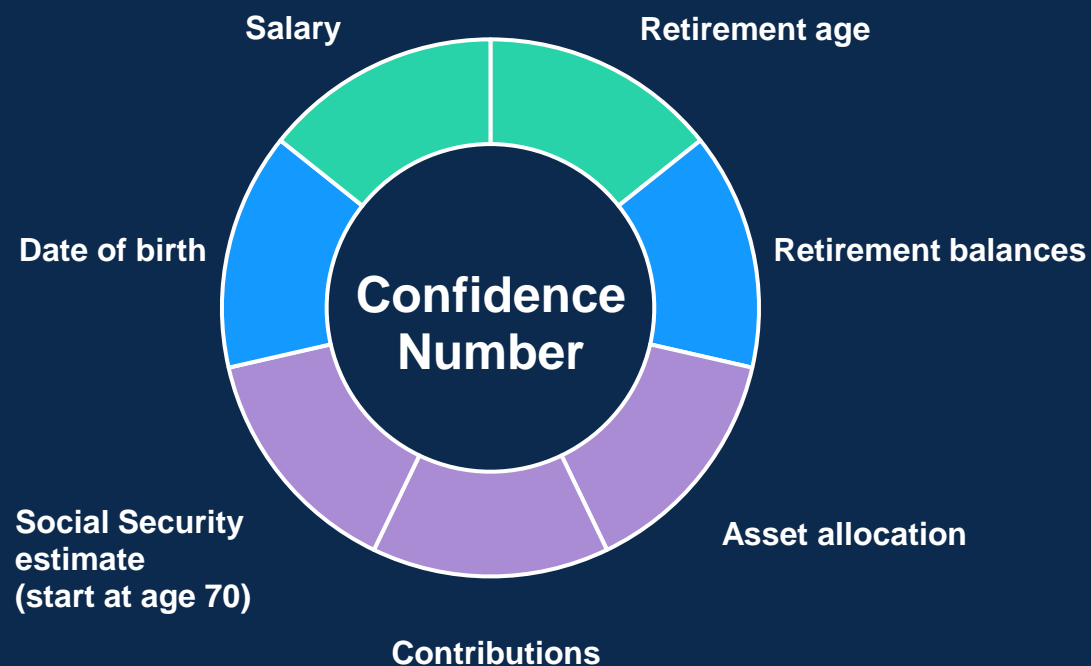
Give to charity



Summary: Financial wellness



Tools and resources




**Education
Library**



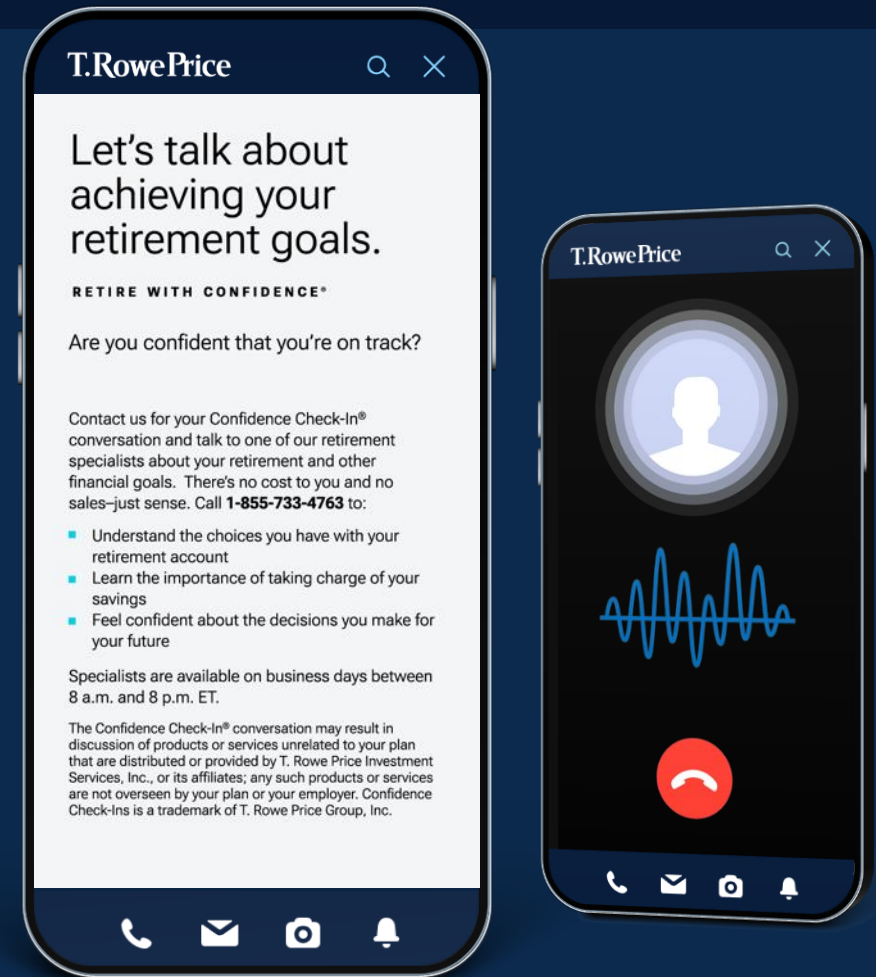

Podcasts



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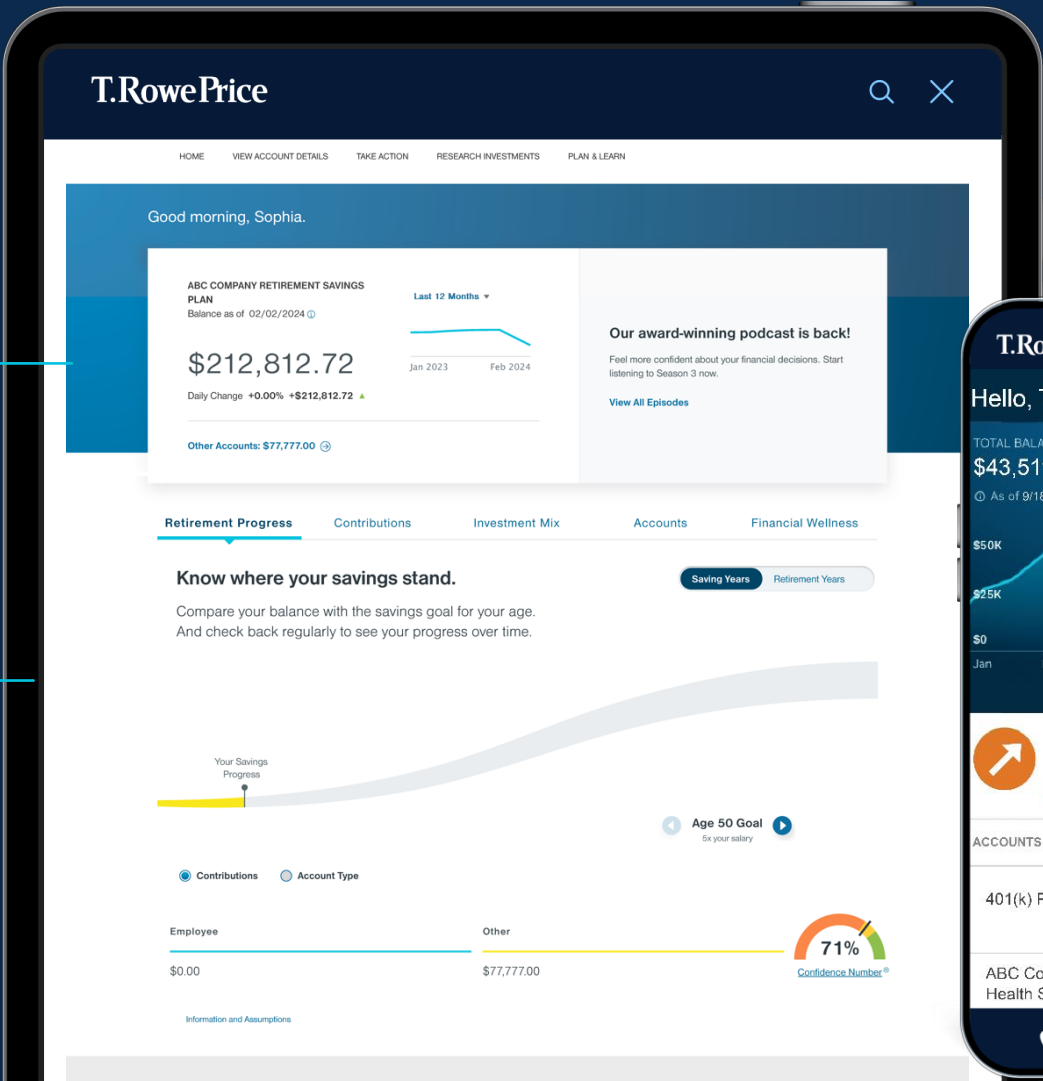


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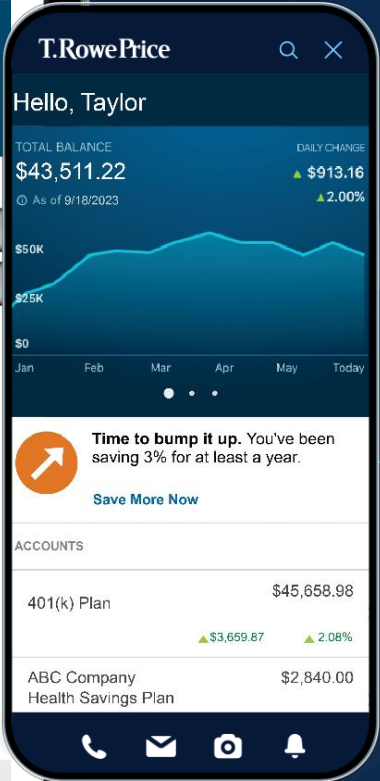
Monitor your account

Quickly view and **access accounts and balances**

Check in on your **progress toward retirement**



Log in wherever you are, whatever your device



Tips and tools to help you plan for retirement, save for college, pay down debt, and more

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