



# GET YOUR PRIORITIES STRAIGHT

START  
EMERGENCY  
FUND

PAY OFF  
CREDIT CARDS

GET A WILL

MAX OUT  
MY MATCH

START SAVING  
FOR A HOUSE



# moneyadviceatwork.com/foth

Your employer sponsors this great benefit!

- Sales-free money advice
- Confidential with no jargon or judgment
- Any money topic is on the table
- No copays, part of 401(k) fees





## TOGETHER WE'VE GOT THIS MONEY THING

Wellness isn't just physical, it's financial too. That's why your employer sponsors MoneyAdvice@Work® from Francis Investment Counsel, a workplace financial wellness benefit. With MoneyAdvice@Work® you receive sales-free and objective financial planning and investment advice, without judgment or jargon. And relax, all conversations are strictly confidential.

There are no per session co-pays so you can meet with an advisor as often as you wish.  
The cost for the education and advisory services are included in the fees charged to the plan.

### CONNECT WITH US

#### Online

Learn more about MoneyAdvice@Work® by visiting us online. You'll find information on group events and plan-specific details. Plus, you can check out financial tools and calculators, register for live webinars, watch money videos, access our blog to stay up-to-date on money matters, and sign-up for the MoneyAdvice@Work® eNewsletter. Looking to schedule a session with a Money Advisor? You can do that online, too!

Whether you're just starting out, hitting your stride, or taking steps toward retirement, Francis Investment Counsel is here to help you maximize your financial future.

[moneyadviceatwork.com/foth](http://moneyadviceatwork.com/foth)

#### MoneyAdvice@Work® App

Our free mobile application puts the power of your MoneyAdvice@Work® benefit in the palm of your hand.

Use the app to:

- Connect to your advisor wherever you are
- Track your progress toward money goals
- Obtain investment advice on your retirement plan
- Learn about money topics important to you
- Coach you through every money step

To download the free app, visit the Apple App Store or Google Play and search: **MoneyAdvice@Work**.

### SOCIAL MEDIA

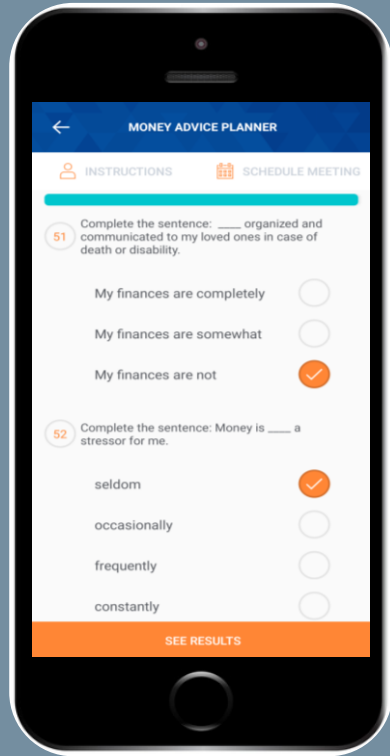
Like us on Facebook and connect with us on LinkedIn and Twitter for the latest money tips, news, and upcoming events and live web meetings.



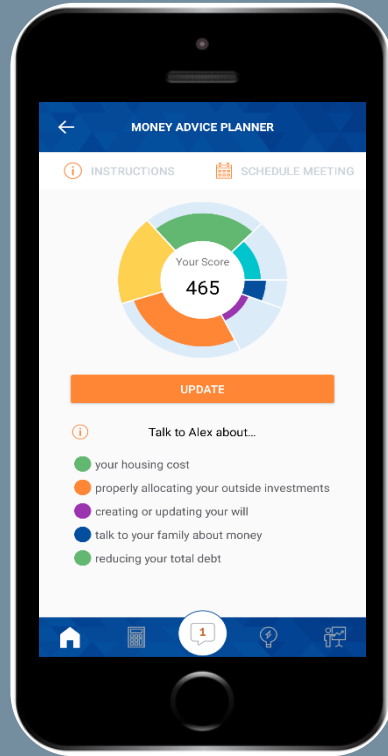


Your MAP to  
Financial  
Wellness

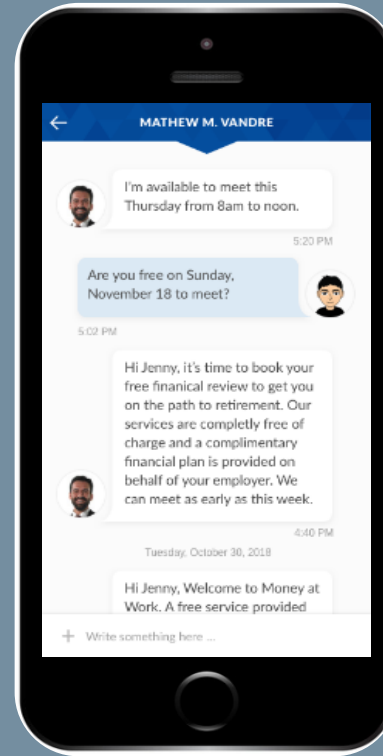
# MoneyAdvice@Work<sup>®</sup> App



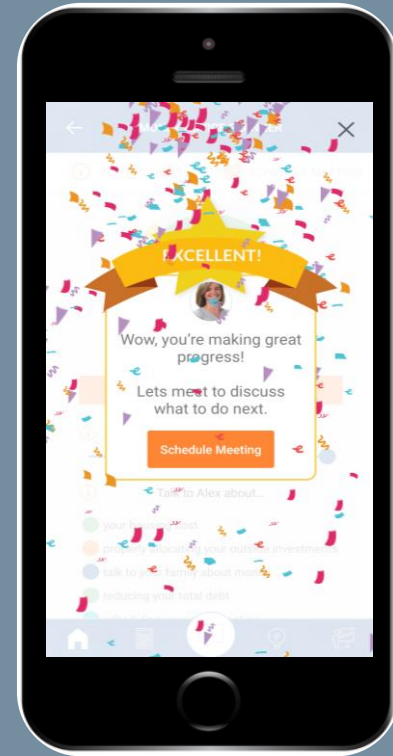
**GET  
STARTED**



**GAME  
PLAN**



**CONNECT**



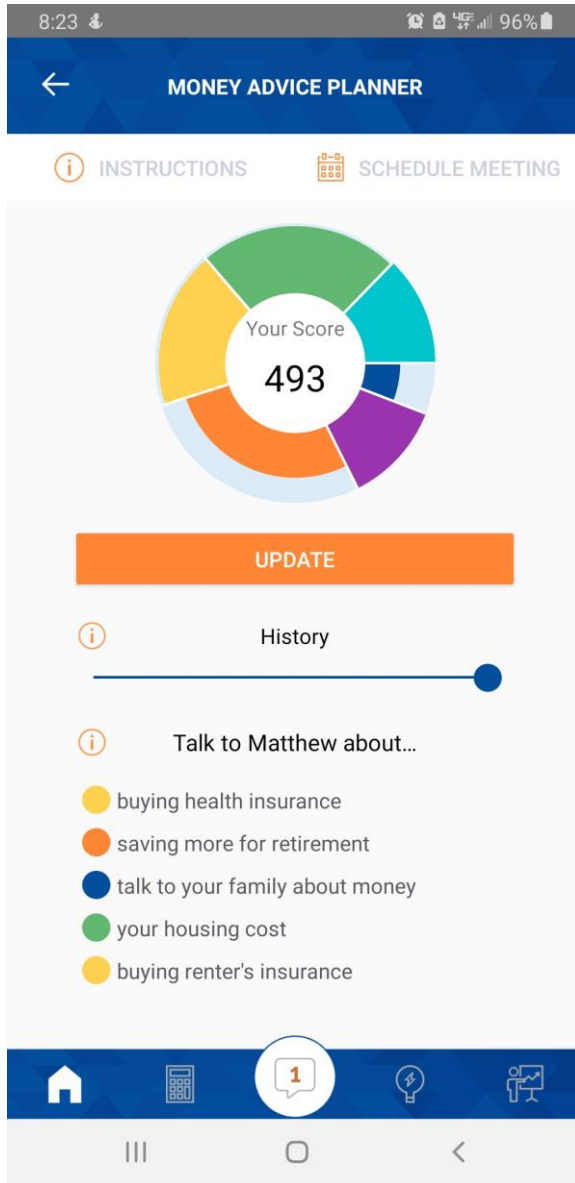
**KEEP  
GOING!**



# How can you find your top money priorities?

- Go to the Apple App or Google Play Store
- Search for *MoneyAdvice@Work*
- Download the App
- Enter “Foth” as your employer
- Select an advisor





# Complete the MAP Questionnaire

- Click "BEGIN HERE"
- Input your personal information
- You will need account and asset information
- Your top five money priorities will be identified

Your score will appear in the MAP circle

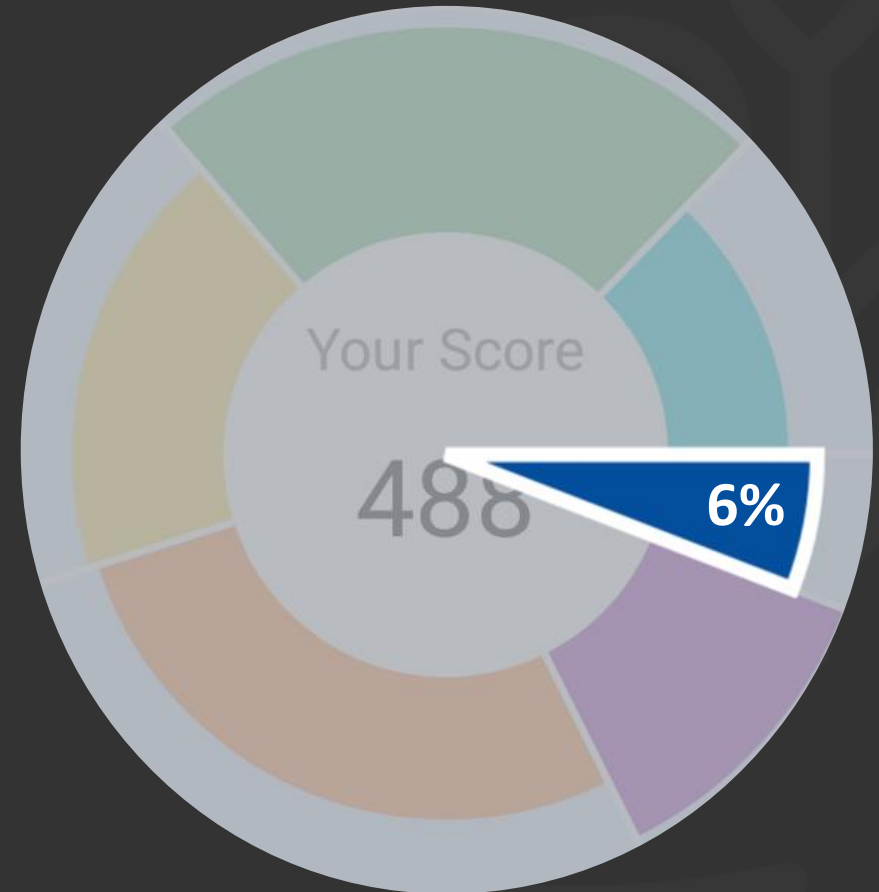
# How is your wellness score calculated?

- Perceptions
- Take Charge
- Build Wealth
- Defeat Debt
- Protect
- Plan It Forward

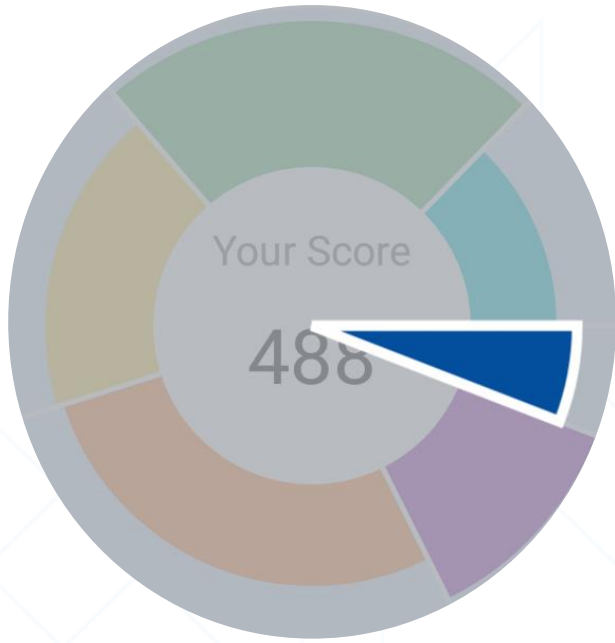




# Perceptions



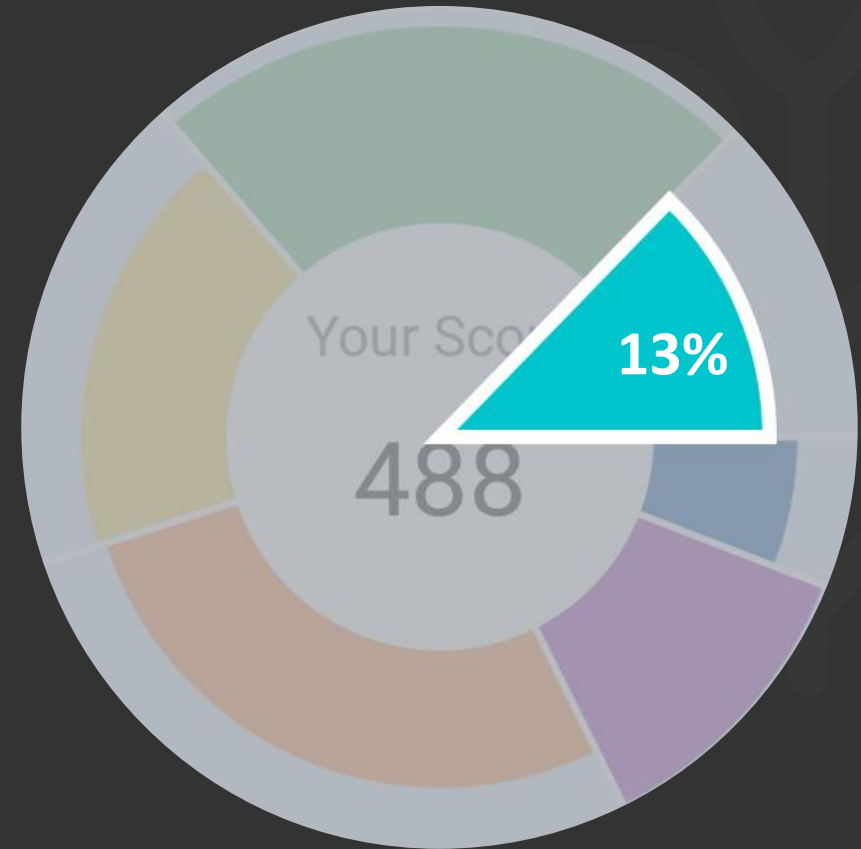
# How can you improve your wellness?



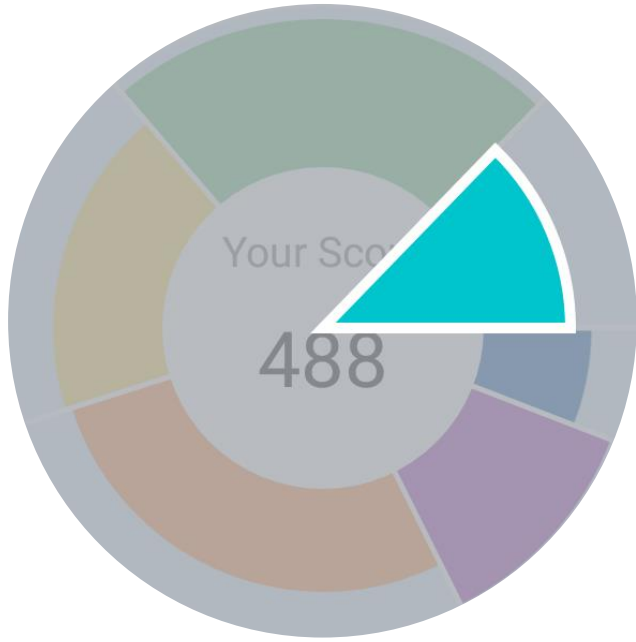
- “Take Charge” of your financial plan
- Plan regular meetings with your team to discuss goals and plan
- Organize finances to reduce stress

# Take Charge

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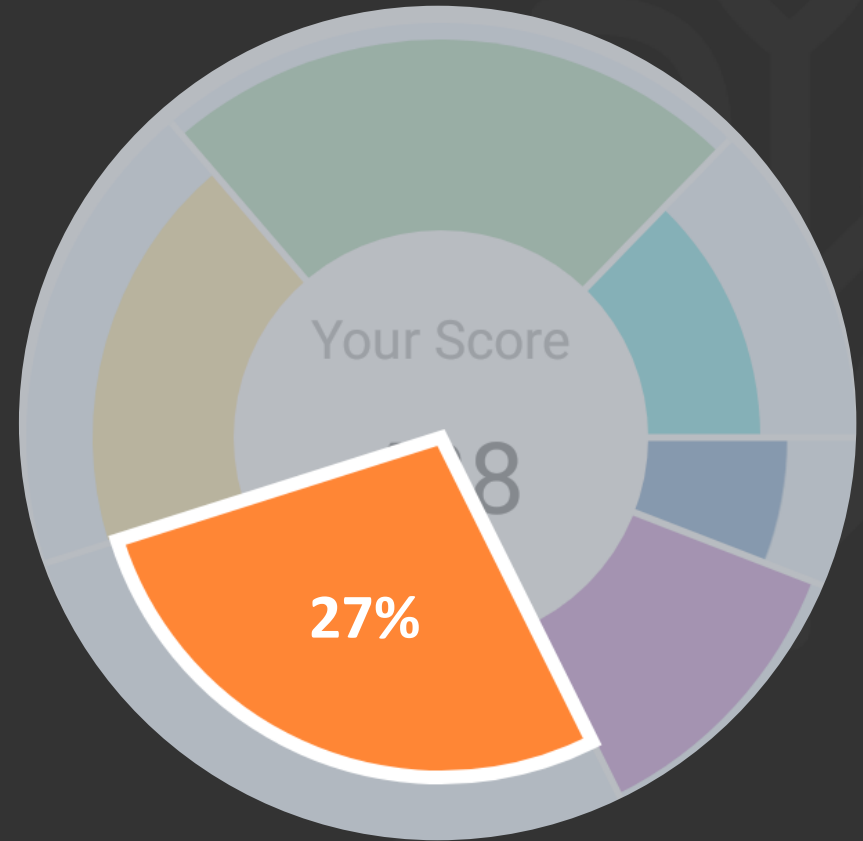
# How can you improve your wellness?



- Track your spending
  - Create a budget
  - Create emergency fund
  - Organize accounts to make it work
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# Build Wealth

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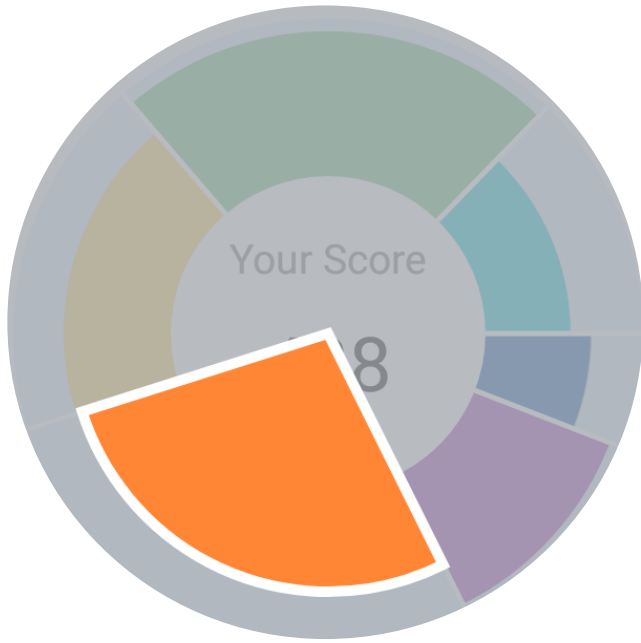


# | Will I be prepared for retirement?

- You're on track if....
  - 40 years old – 3x income
  - 50 years old – 5x income
  - Retirement – 10x - 12x income
- Those under 50 should consider Roth savings
- Plan to replace 70% - 80% of your working income in retirement
- Do the math with your advisor!



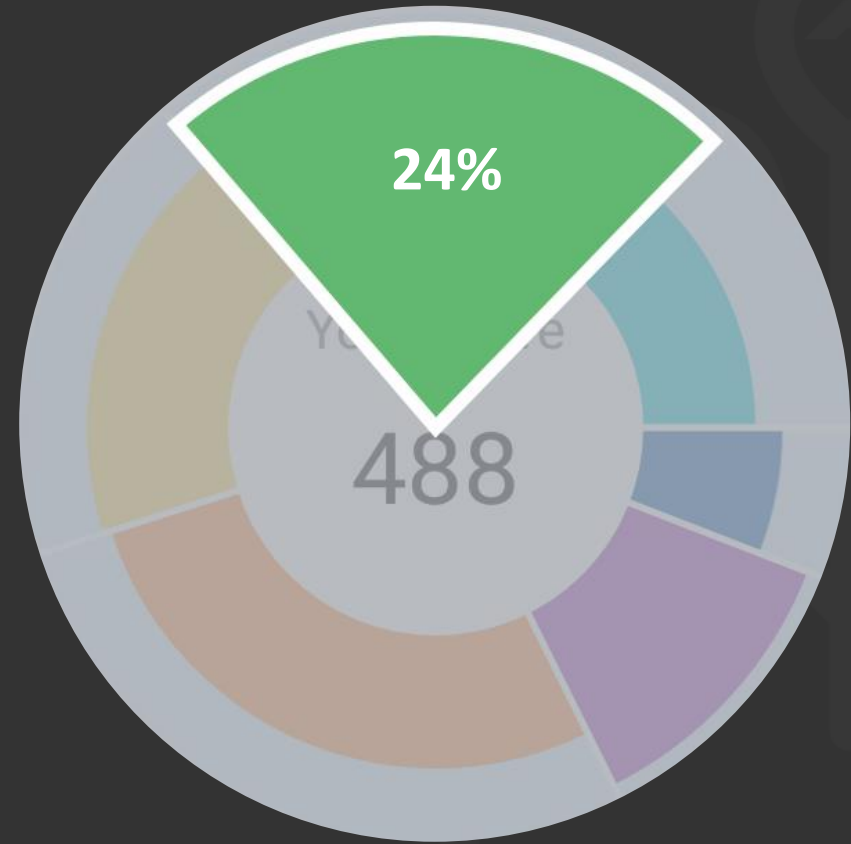
# How can you improve your wellness?



- Set asset goal for life after work
  - Set automatic contribution increase for your retirement account
  - Consider Roth
  - Make sure you are making the right investment decisions
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# Defeat Debt

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# How much debt is too much?

Measured with debt ratios

- Total Liabilities/Total Assets = Total Debt ratio  
 $\$ \text{_____} / \$ \text{_____} = \text{_____} \% (<50\%)$
- Total Debt Service/Gross Income = Total Debt Service Ratio  
 $\$ \text{_____} / \$ \text{_____} = \text{_____} \% (<36\%)$
- Home Service/Gross Income = Home Service Ratio  
 $\$ \text{_____} / \$ \text{_____} = \text{_____} \% (<28\%)$
- Including Mortgage Payment, Taxes, and PMI

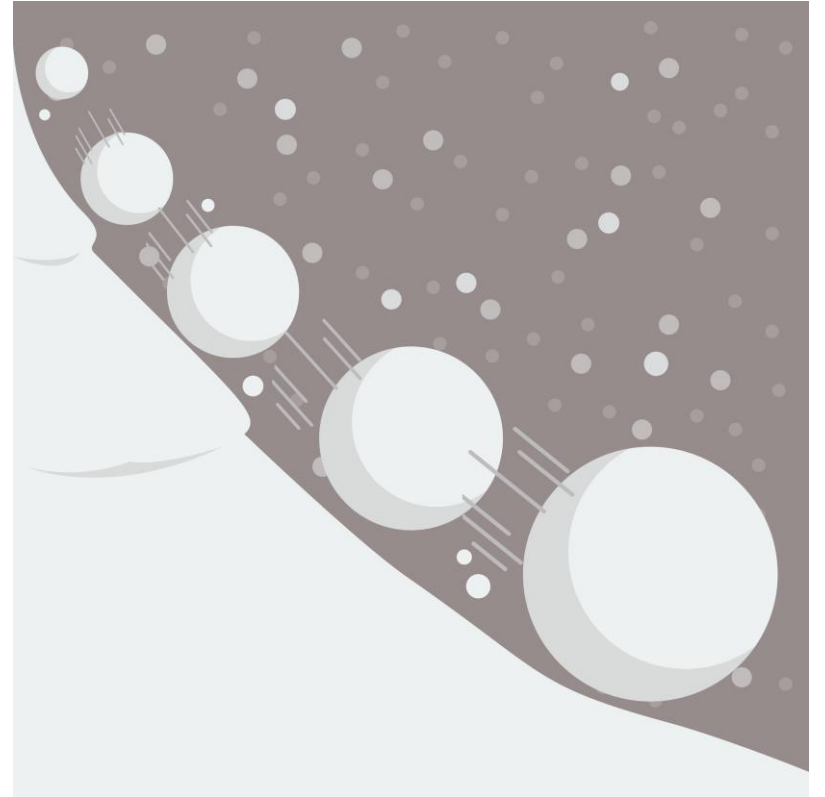
# Improve Your Credit Score



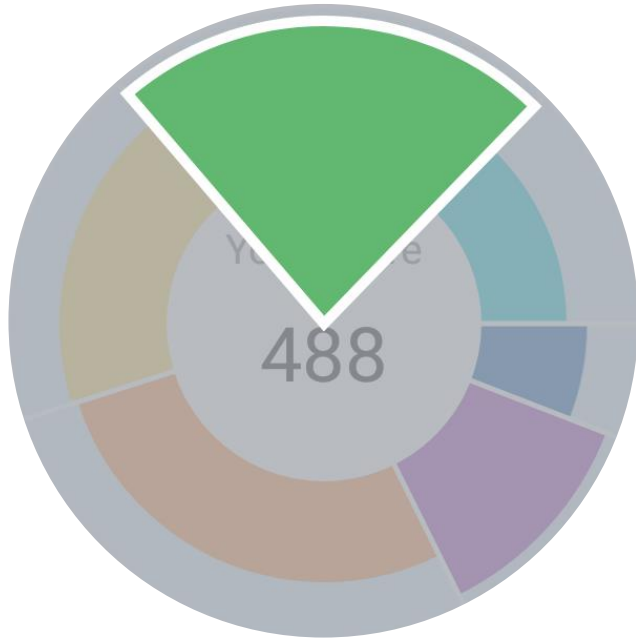
- Pay bills on time (35%)
- Pay down balances (30%-Utilization, 10% - mix)
- Don't close empty accounts (15%)
- Avoid credit inquiries (10%)
- Check credit report and dispute, if needed

# | Pay Down Balances

- Pay all bills on time
- List all debt by interest rate and balance
- Pay off small balances right away
- Use the debt snowball to conquer them



# How can you improve your wellness?

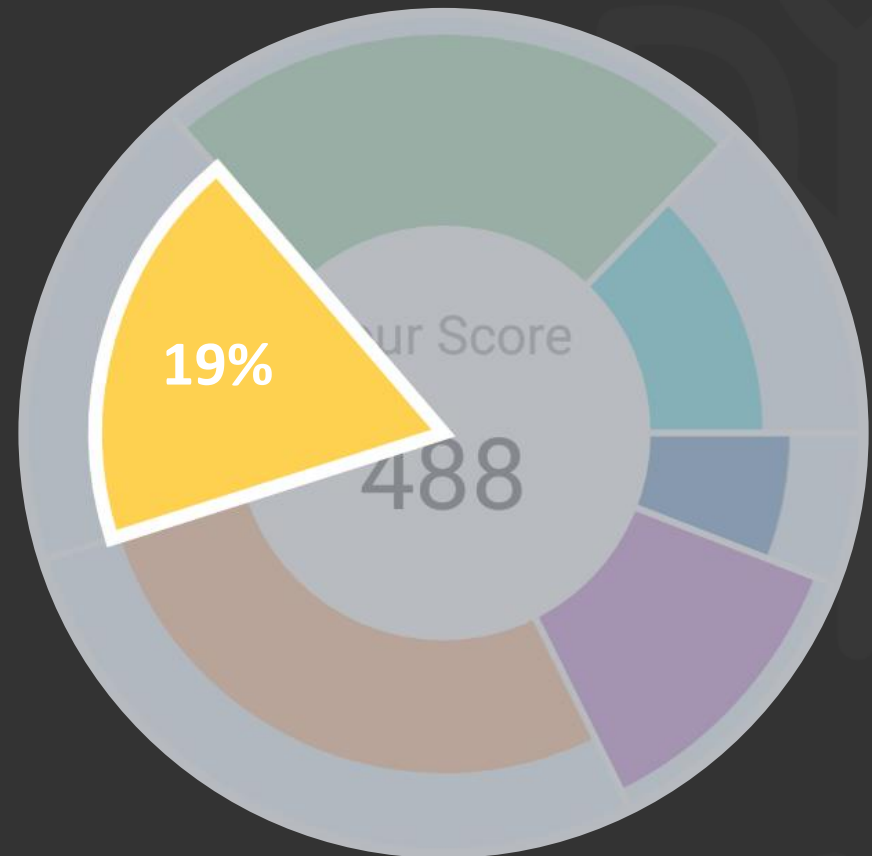


- Calculate your debt ratios
- Prioritize your debts
- Make all payments on time, overpay on highest priority
- Find a source for your credit score
- Schedule three credit report checks each year



# Protect

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# | Types of Insurance



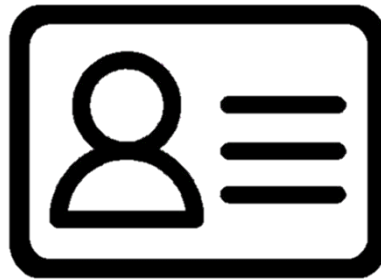
Disability



Long Term Care



Health



Identity Theft



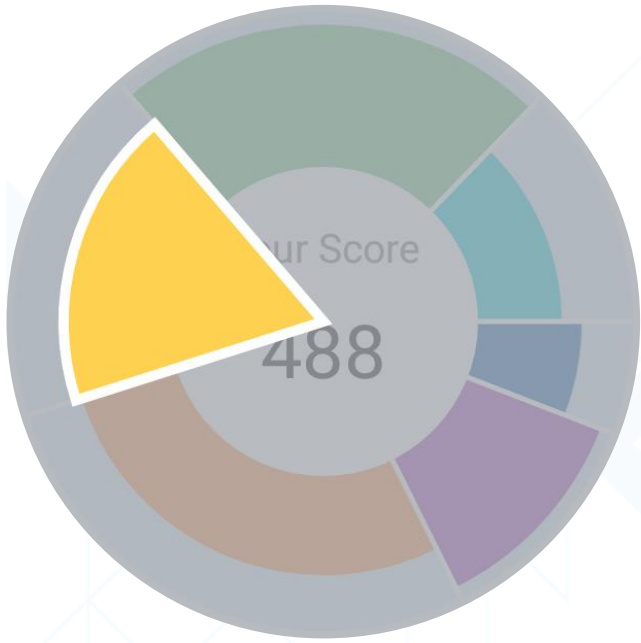
Life

# | Life Insurance

- Use insurance for insuring, investments for investing
- Go out for a date with your spouse or partner
  - Imagine one of you has passed, build a plan for the survivor
  - Purchase TERM insurance needed to cover lost income.
- Consider eliminating unneeded insurance



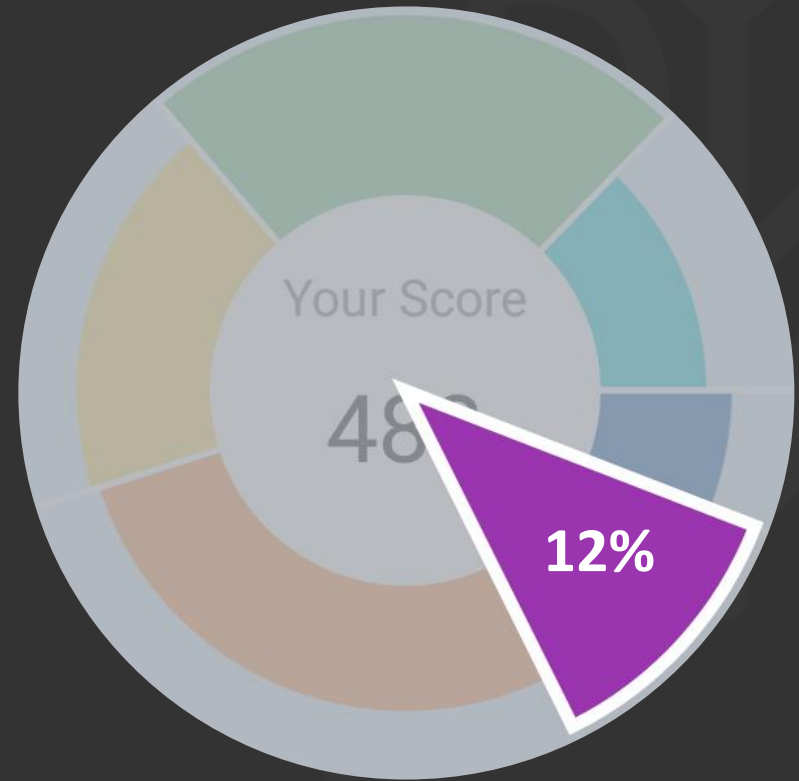
# How can you improve your wellness?



- Find and verify you can live on your short-term disability payment
- Find and verify you can live on your long-term disability payment
- Determine the amount of life insurance you need
- Consider liability coverage

# Plan It Forward

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# How Money Passes to Loved Ones Upon Death

## Direct Transfers

- Joint Accounts
- Beneficiary Elections
- PODs and TODs





# How Money Passes to Loved Ones Upon Death

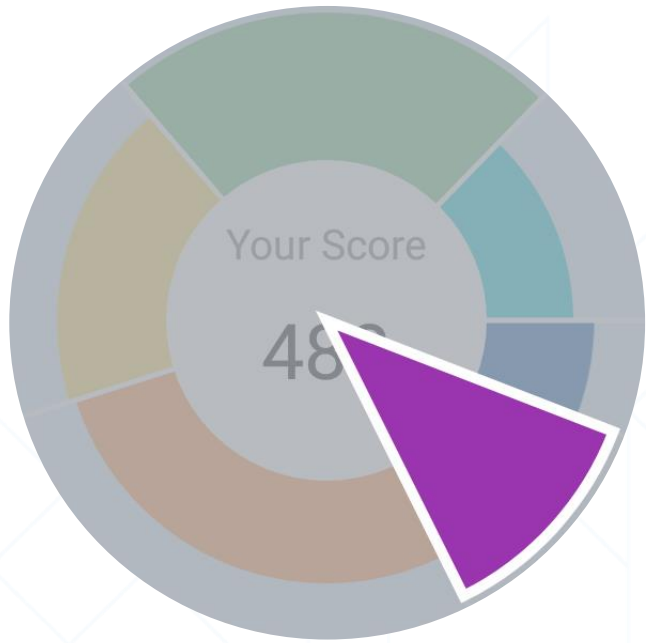
Direct Transfers

Trusts

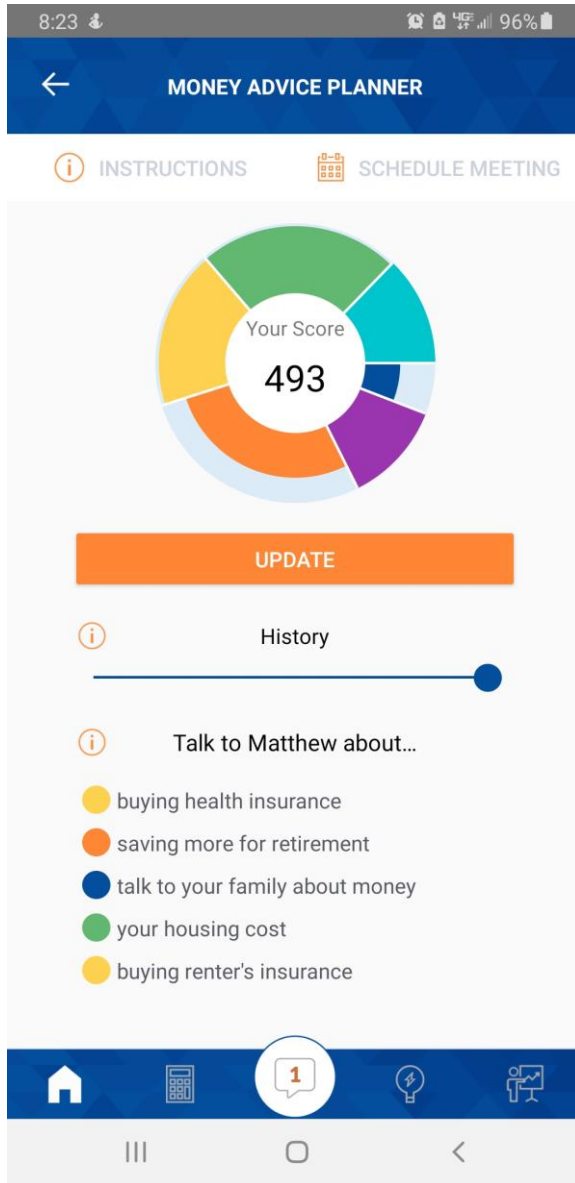
Everything Else: Probate



# How can you improve your wellness?



- Update all account beneficiaries
  - Set PODS and TODS on accounts
  - Update your last will and testament
  - Communicate your plan to your team
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# Complete the MAP Questionnaire

- Click “Update”
- Update your information
- Your next top five money priorities will be identified

Your new score will appear in the MAP circle

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