



Financial wellness

9 Steps to Help Reach Financial Success

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Principal Financial Group



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Financial Success

- What does financial success mean to you
- Where are you today
- What do you want
- What are you willing to do



Set Goals



Make a Budget



Plan for Taxes



Build an Emergency Fund



Manage Debt



Protect your Loved Ones



Plan for Retirement



Saving sooner—but for less time—gives you a greater advantage.

	Saver 1	Saver 2
Initial investment age	25	35
Yearly investment	\$12,000	\$12,000
Investment length	15 years	30 years
Total invested	\$180,000	\$360,000
Total value at age 67⁴	\$1,346,939	\$948,698

Invest Beyond your 401(k)



Conservative: greater safety of principal



Money market funds*



Certificates of deposit



U.S. government bonds



Municipal bonds



Corporate bonds



Blue chip stocks



Growth stocks



Small company stocks



International stocks



Real estate



Emerging market stocks



Limited partnerships



Private equity



Aggressive: greater potential returns

Estate plan

