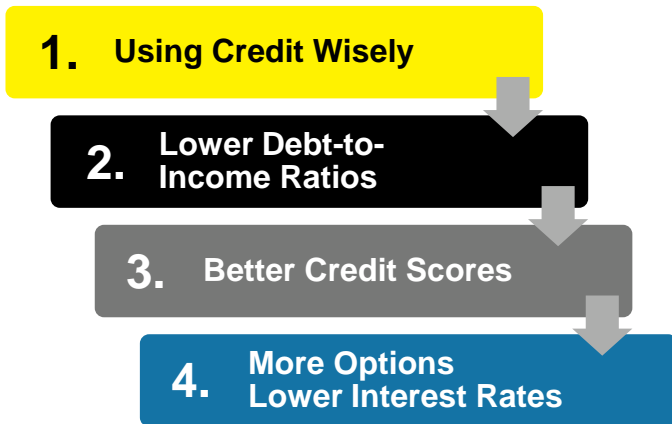


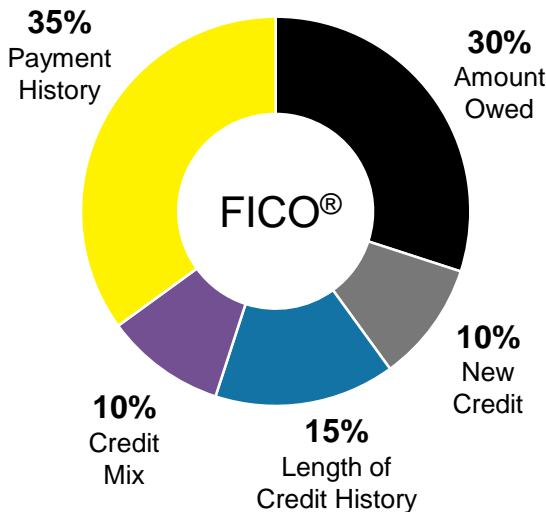
Beginning Your Financial Journey

Good Credit Matters



Tips to Improve Your Credit

1. Keep balances low
2. Pay off debt
3. Pay bills on time
4. Open new accounts only as needed
5. Don't open too many accounts too rapidly



Own vs. Lease an Automobile

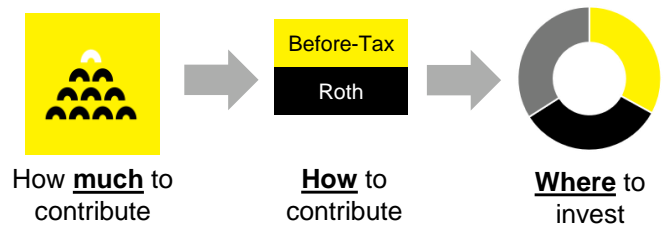
Own	Lease
Advantages	
<ul style="list-style-type: none"> ▪ Yours to keep ▪ Unlimited miles ▪ Resale value ▪ Cheaper overall 	<ul style="list-style-type: none"> ▪ Lower monthly payment ▪ Not tied down ▪ Afford a more expensive car
Disadvantages	
<ul style="list-style-type: none"> ▪ Can become "underwater" ▪ Higher up-front costs ▪ Afford "less" car ▪ Maintenance costs 	<ul style="list-style-type: none"> ▪ Must return the car ▪ Subject to fees for damages ▪ Limited miles

Establish an Emergency Fund

- Save 3–6 months of living expenses
- Should be easily accessible and stable
- Include in budget as a "Needed" expense

Invest for Retirement

You choose. . .



Stay On Track & Get Help

- Keep a budget to manage your expenses.
- Set financial goals and save for them.
- Pay down debt using either the lowest cost or build momentum strategies.
- Is your investment strategy still appropriate for your situation?
- Get pre-qualified, work with agent for home.
- Receive a pay raise or promotion? Save it.
- Get answers to your questions by working with an Alight Financial Advisor.

Benefits website: CatBenefitsCenter.com
 Benefits Center: 877-228-4010 Mon-Fri, 8AM – 6PM CT

Information here is provided solely to supplement the "Beginning Your Financial Journey" presentation. This information should not be considered advice, and your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor.