

Are You On Track Financially?



Financial Foundations

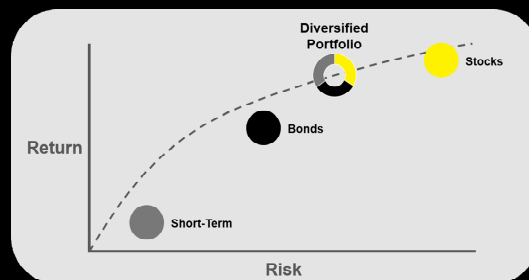


- Do you keep a budget?
- How is your emergency fund?
- How is your credit?
- Are you managing your debt effectively?
- Are you protected?
- Is your estate in order?



Reaching Your Goals¹

- Understand the risk/return trade-off of your portfolio
- Review your investment strategy
- Leverage the power of compounding
- Consider tax treatments
- Verify your HSA eligibility



Retirement Planning



1. How **much** to contribute



2. How to contribute



3. Where to invest

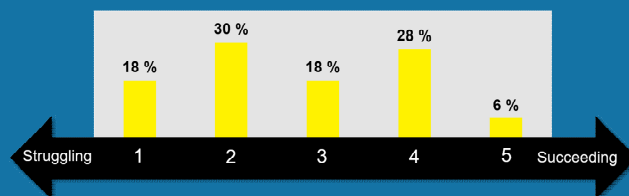
Visit www.catbenefitscenter.com to:

- Evaluate your saving strategy
- Compare Roth versus before-tax contributions
- Review your retirement evaluation



Are You On Track?²

- How is your financial well-being currently?
- Where do you want your financial well-being to be?
- Create an action list of next steps to move forward
- Take advantage of your resources and get help



Benefits Website: www.catbenefitscenter.com

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

Investment Advisors: 1-877-228-4010 and select "Investment advice" Mon-Fri 8AM – 8PM CT

¹ For illustrative purposes only. Graphic does not represent actual historical data.

² Chart Source: Alight 2019 Health and Financial Wellbeing Mindset Study.

Information here is provided solely to supplement the "Are You On Track Financially?" 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.