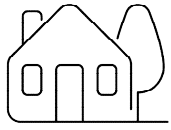


Are You On Track Financially?



Financial Foundations

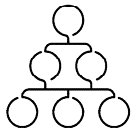
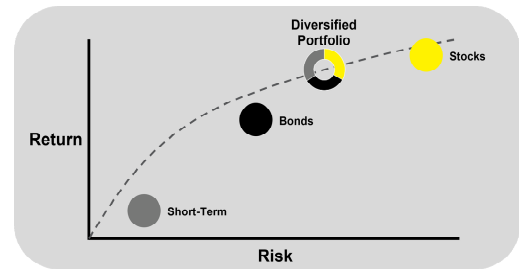


- Do you keep a budget?
- How is your emergency fund?
- How is your credit?
- Are you managing your debt effectively?
- Are you protected?
- Is your estate in order?

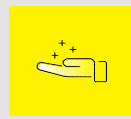


Reaching Your Goals¹

- 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



Before-tax
Roth

2. How to contribute



3. Where to invest

Consider using your benefits website to:

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



Utilize Resources

Financial Education Center

Online Advice

Financial Health

Professional Management



- Strengthen your financial foundation
- Start now to reach your goals
- Review your retirement accounts
- Utilize your resources and reach out when you have questions

Benefits Website: <http://CatBenefitsCenter.com>
Benefits Center: 877-228-4010 Mon-Fri, 8AM – 6PM CT

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