Financial Resource Center

Tools, Education, and Guidance to Help You Reach Your Financial Goals

Your One-Stop Resource for Financial Wellness

Whether you're just getting started, planning for retirement, or somewhere in between, the Financial Resource Center provides valuable tools and resources designed to help you make informed financial decisions with confidence.

What You'll Find in the Financial Resource Center

Retirement Planning Tools

- Retirement income calculators
- Savings and contribution planning tools
- Retirement readiness assessments
- Goal-setting resources

Budgeting & Financial Wellness

- Budget and cash flow worksheets
- Debt management resources
- Emergency savings guidance
- Financial wellness articles and videos

Investment Education

- Investment basics and terminology
- Asset allocation guidance
- Risk tolerance resources
- Diversification education

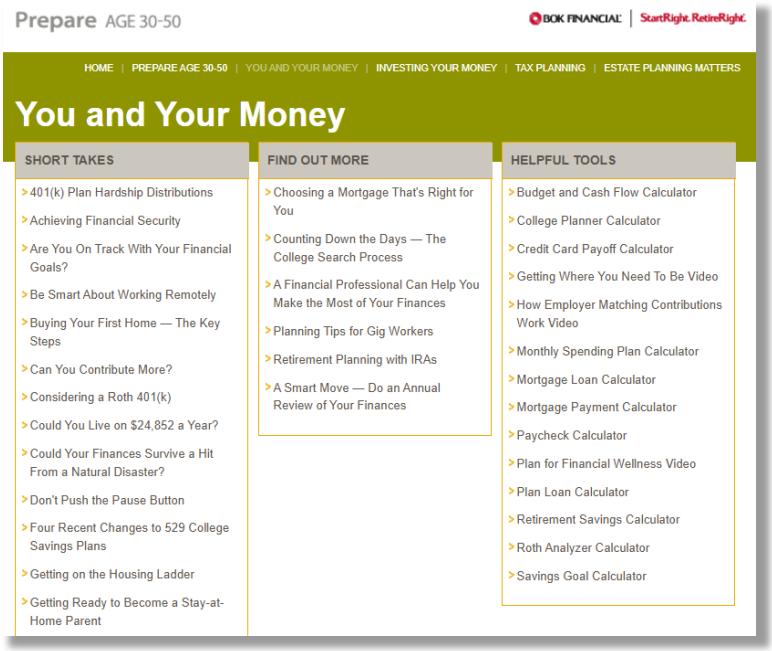
Retirement Plan Resources

- Contribution education
- Beneficiary designation guidance
- Tax information
- Roth and Traditional contribution education

Educational Materials

- On-demand videos
- Articles and financial education guides
- Interactive learning tools
- Market and retirement planning insights



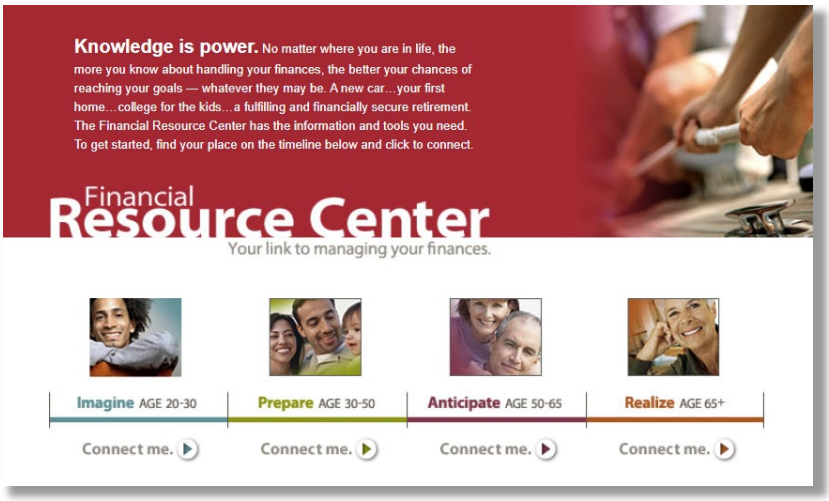


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Key Financial Wellness Milestones

Ages 20-30: Imagine

- ✅ Enroll in the retirement plan
- ✅ Establish an emergency fund
- ✅ Begin contributing consistently
- ✅ Name your beneficiaries



Ages 31-50: Prepare

- ✅ Increase contributions over time
- ✅ Review your investment allocation
- ✅ Plan for college and family expenses
- ✅ Revisit your retirement goals

Ages 50-65: Anticipate

- ✅ Take advantage of catch-up contributions
- ✅ Estimate retirement income needs
- ✅ Develop a retirement withdrawal strategy
- ✅ Review beneficiary and estate planning decisions

Ages 65+: Realize

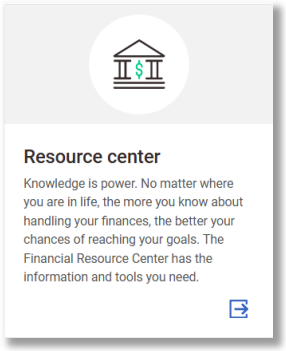
- ✅ Create a retirement spending plan
- ✅ Review income sources
- ✅ Evaluate your investment strategy
- ✅ Review estate planning documents

Make the Most of Your Retirement Plan

Small steps today can have a significant impact on your financial future.

Consider:

- Increasing your savings rate annually
- Reviewing your beneficiaries regularly
- Taking advantage of employer contributions
- Staying diversified and focused on long-term goals
- Meeting with a financial advisor when life changes occur



Act Today!

Visit the Financial Resource Center to access helpful tools, calculators, educational resources, and personalized guidance to support your financial goals. To get started, log in to Start Right, select **Menu,** click **Planning Tools,** and then choose **Resource Center.**

Your Future Starts with the Decisions You Make Today!

Invest in your financial well-being by exploring the resources available to you and taking the next step toward a more confident retirement.

Start Right Website

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