The road of life has many twists and turns, but knowing where you're headed could help you stay on track for tomorrow. These financial considerations could help you get started on your journey, no matter where it takes you — or how you get there.

Which Life Stage Are You Preparing for Financially?

**Buying Your First Home**
- Adjust your budget
- Increase your emergency fund
- Reevaluate your road map for retirement
- Analyze investment options: mutual funds
- Evaluate critical illness insurance protection
- Consider life insurance protection: term, whole or universal

**Starting a Family**
- Research parental leave options
- Save for their future: 529 college savings plan
- Adjust your budget
- Increase your emergency fund
- Reevaluate your road map for retirement
- Analyze your investment options: mutual funds
- Think about long-term care insurance protection
- Consider life insurance protection: term, whole and universal

**Heading to College**
- Make a plan to become financially independent
- Learn how to budget
- Create an emergency fund
- Develop a road map for retirement
- Consider life insurance protection: term, whole and universal

**Entering Retirement**
- Determine your social security benefits
- Adjust your budget
- Ensure your retirement roadmap still applies
- Investigate your annuity options: fixed, variable, or immediate
- Think about long-term care insurance protection
- Evaluate medicare supplement insurance protection
- Consider life insurance protection: term, whole and universal

**Entering the Workforce**
- Examine employee benefits
- Adjust your budget
- Increase your emergency fund
- Fine-tune your road map for retirement: individual retirement account (ira)
- Explore disability income insurance protection
- Consider life insurance protection: term, whole and universal

**Getting Married**
- Begin saving for your first home
- Set up a budget
- Build an emergency fund
- Establish a retirement roadmap together
- Analyze your investment options: mutual funds
- Explore accidental death insurance protection
- Consider life insurance protection: term, whole and universal

**Changing Careers**
- Review rollover strategies and regulations for company plans
- Reevaluate your road map for retirement: make catch-up contributions
- Check out disability income insurance protection
- Evaluate medicare supplement insurance protection
- Consider life insurance protection: term, whole and universal

**Leaving a Legacy**
- Establish a clear plan for wealth transfer by selecting appropriate beneficiaries
- Determine a plan for your money, investments and insurance policies
- Decide how you want to distribute your assets
- Begin sharing your living legacy and consider crafting personal letters to your loved ones

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