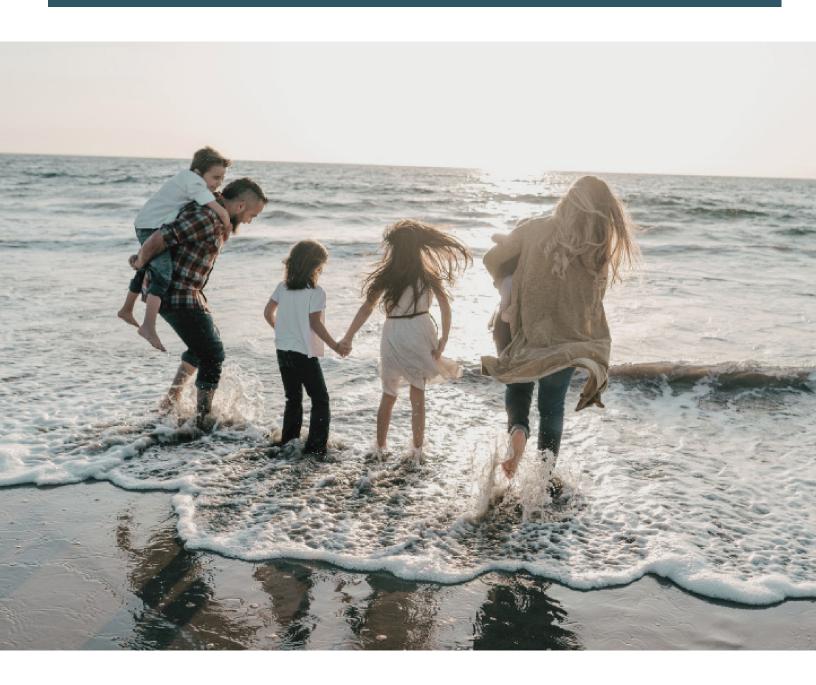
Financial Empowerment —Workbook—

A successful journey requires planning, commitment and preparation for the unexpected





The Financial Empowerment
Workbook is a tool to organize
your financial information and gain
insight into your financial position.

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MY NOTES	

Asset and Liability Worksheet

Cash Accounts (Checking, Savings, Money Market, etc.)

DESCRIPTION	VALUE	ACCOUNT NO.	OWNER	DISTRIBUTION UPON OWNER'S DEATH	PHONE
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

NOTE	S		

Retirement Accounts (Employer Plan, 401k, 403b, IRA, Annuity, etc.)

DESCRIPTION	VALUE	ACCOUNT NO.	OWNER	BENEFICIARIES	PHONE
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

NOTES			

Non-Retirement Accounts (Brokerage, Stock, Stock Option, Mutual Fund, etc.)

DESCRIPTION	VALUE	ACCOUNT NO.	OWNER	DISTRIBUTION UPON OWNER'S DEATH	PHONE
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

NOTES			

Other Assets (Home, Business, Other Real Estate, Vehicle, Jewelry)

DESCRIPTION	VALUE	OWNER	Distribution Upon Owner's Death
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		

NOTES			

Life Insurance

DESCRIPTION	DEATH BENEFIT	POLICY NO.	OWNER	CASH VALUE	EXPIRATION DATE	DISTRIBUTION UPON DEATH	PHONE
	\$			\$			
	\$			\$			
	\$			\$			
	\$			\$			

NOTES			

Long Term Care and Disability Insurance

DESCRIPTION	MONTHLY BENEFIT	POLICY NO.	OWNER	BENEFIT PERIOD	PHONE
	\$				
	\$				
	\$				
	\$				

NOTES			

Liabilities

DESCRIPTION	BALANCE	ACCOUNT NO.	DEBTOR	TERM	INTEREST RATE
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

NOTES			

Current and Future Income

(Social Security, Pension, Rental Income, Business Interest, Trust Income, Royalties, etc.)

DESCRIPTION	ANNUAL INCOME	SURVIVOR BENEFIT	BEGIN DATE	END DATE	COLA*
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				
	\$				

NOTES		

^{*}Cost of Living Adjustment

Lifestyle Expense & Savings Worksheet

Complete this worksheet by entering all of your monthly/annual expenses for the following line items.

Total each category and add all the categories together to calculate your monthly/annual expenses.

HOUSING	MONTHLY	ANNUAL
Mortgage/Rent		
Condo/Assn Fees		
Real Estate Taxes		
Homeowner's Insurance		
Waste Disposal		
Cable/Internet		
Security Fee		
SUB TOTAL	\$	\$
INSURANCE	MONTHLY	ANNUAL
Medical/Dental Insurance		
Home Owners		
Auto Insurance		
Liability		
Life		
Disability		
Long Term Care		
Other Insurance		
SUB TOTAL	\$	\$
LOAN PAYMENT	MONTHLY	ANNUAL
Credit Card Payments		
Student Loans		
Other		
SUB TOTAL	\$	\$
TOTAL	\$	\$

Continued on next page

Committed Variable Expenses

HOUSING	MONTHLY	ANNUAL
Cell and Home Phones		
Lawn Care/ Snow Removal		
Maintenance/ Repair		
Electricity		
Gas		
Water/Sewer		
SUB TOTAL	\$	\$
TRANSPORTATION	MONTHLY	ANNUAL
Auto Lease/ Payment		
Fuel		
Storage/Docking		
Oil Changes		
Maintenance/ Repair		
Car Replacement		
Public Transportation		
License/Fees		
SUB TOTAL	\$	\$
OTHER HOUSEHOLD	MONTHLY	ANNUAL
Groceries		
Dining Out		
Clothing		
Dry Cleaning		
Hair Care		
Personal Care/ Cosmetics		
Pet Care		
Technology		
SUB TOTAL	\$	\$

FAMILY	MONTHLY	ANNUAL
Children		
Education		
SUB TOTAL	\$	\$
OTHER	MONTHLY	ANNUAL
Subscriptions		
Gym Membership		
Care Giver/ Day Care		
Organization Dues		
SUB TOTAL	\$	\$
MEDICAL	MONTHLY	ANNUAL
Prescription Drugs		
Medical Care		
Dental Care		
Vision/Glasses/ Contacts		
SUB TOTAL	\$	\$
MEDICAL	MONTHLY	ANNUAL
Financial Planning Fees		
Attorney Fees		
Accountant Fees		
Unreimbursed Business Expenses		
Charitable Contributions		
Religious Contributions		
SUB TOTAL	\$	\$
TOTAL	\$	\$

Discretionary Expense

	ı			
HOUSING		MONTHLY		ANNUAL
Home Improvement				
Furniture/ Decorating/ Appliances				
SUB TOTAL	\$		\$	
GIFTS		MONTHLY		ANNUAL
Birthday Gifts				
Holiday Gifts				
Wedding Gifts				
Gifts to Children				
Special Occasion				
SUB TOTAL	\$		\$	
RECREATION		MONTHLY		ANNUAL
Hobbies				
Vacations				
Club Expenses				
Sports				
Entertainment				
Music/Books				
SUB TOTAL	\$		\$	
305 7017 C			٦	
MISCELLANEOUS		MONTHLY	٦	ANNUAL
		MONTHLY	Ţ	ANNUAL
MISCELLANEOUS		MONTHLY	Ţ	ANNUAL
MISCELLANEOUS Cash	\$	MONTHLY	\$	ANNUAL
MISCELLANEOUS Cash Other	\$	MONTHLY		ANNUAL
MISCELLANEOUS Cash Other SUB TOTAL		MONTHLY	\$	ANNUAL

Savings

DESCRIPTION	MONTHLY	ANNUAL
Employer Plan – 1		
Employer Plan – 2		
IRA – 1		
IRA – 2		
Other – 1		
Other – 2		
Other – 3		
SUB TOTAL	\$	\$
TOTAL	\$	\$
GRAND TOTAL SPENDING	MONTHLY	ANNUAL
	\$	\$

Cyber Protection Checklist

The educational checklist presented below is designed to help you take appropriate action to better protect you and your family and mitigate risk of cyber fraud. Carefully review the items in each of the categories below to determine which apply to your unique situation.

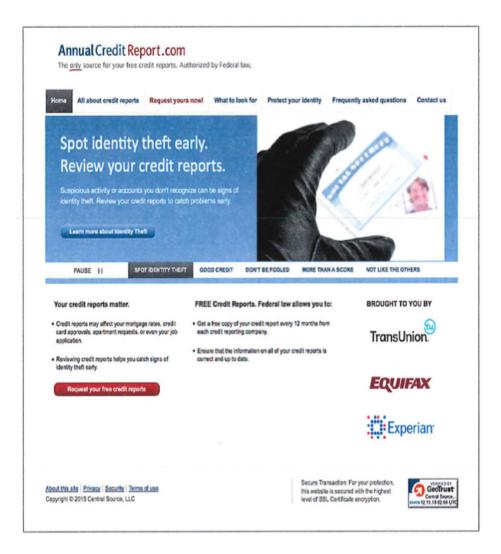
TOPIC AREA	ACTIONS TO CONSIDER	CHECK WHEN COMPLETED
Manage your devices	 Install the most up-to-date antivirus and antispyware programs on all devices (PCs, laptops, tablets, smartphones) and update these software programs as they become available. These programs are most effective when users set them to run regularly rather than just running periodic scans, which may not provide maximum protection to your device. Access sensitive data only through a secure location or device; never access confidential personal data via a public computer, such as in a hotel or cybercafé. If you have children, set up a separate computer they can use for games and other online activities. 	☐ I've reviewed and understand all the items in this topical area. ☐ I've taken action for those that apply to my situation.
Protect all passwords	 Use a personalized custom identifier for financial accounts you access online. Never use your Social Security number in any part of your login activity. Regularly reset your passwords, including those for your email accounts. Avoid using common passwords across a range of financial relationships. Avoid storing passwords in email folders. Consider using a password manager program. 	☐ I've reviewed and understand all the items in this topical area. ☐ I've taken action for those that apply to my situation.
Surf the web safely	Do not connect to the Internet via unsecured or unknown wireless networks, such as those in public locations like hotels or cybercafés. These networks may hack virus protection, are highly susceptible to attacks, and should never be used to access confidential personal data.	☐ I've reviewed and understand all the items in this topical area. ☐ I've taken action for those that apply to my situation.
Protect Information on social networks	Limit the amount of personal information you post on social networking sites. Never post your Social Security number (even the last four digits). Consider keeping your birthdate, home address, and home phone number confidential. We also discourage clients from posting announcements about births, children's birthdays, or loss of loved ones. Sharing too much information can make you susceptible to fraudsters and allow them to quickly pass a variety of tests related to the authentication of your personal information. Never underestimate the public sources the individuals will use to learn critical facts about people.	☐ I've reviewed and understand all the items in this topical area. ☐ I've taken action for those that apply to my situation.

TOPIC AREA	ACTIONS TO CONSIDER	CHECK WHEN COMPLETED
Protect your email accounts	 Delete any emails that include detailed information beyond the time that it's needed. In addition, continuously assess whether you even need to store any personal and financial information in an email account. Use secure data storage programs to archive critical data and documents. Review unsolicited emails carefully. Never click links in unsolicited emails or in pop-up ads, especially those the at warn that our computer is infected with a virus and request that you take immediate action. Establish separate email accounts for personal correspondence and financial transactions. 	☐ I've reviewed and understand all the items in this topical area. ☐ I've taken action for those that apply to my situation.
Safeguard your financial accounts	 Review all your credit card and financial statements as soon as they arrive or become available online. If any transaction looks suspicious, immediately contact the financial institution where the account is held. Never send account information or personally identifiable information over email, chat, or any other unsecured channel. Suspiciously review any unsolicited email requesting personal information. Further, never respond to an information request by clicking a link in an email instead, type the Web site's URL into the browser yourself. Avoid developing any online patterns of money movement, such as wires, that cyber criminals could replicate to make money movement patters appear more legitimate. 	☐ I've reviewed and understand all the items in this topical area. ☐ I've taken action for those that apply to my situation.

Source FMR LLC.

Credit Reports

The Fair Credit Reporting Act (FCRA) requires that every nationwide consumer reporting company — Equifax, Experian, and TransUnion — provide you with a free copy of your credit report, at your request, once every 12 months. You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order your report from each of the companies, one at a time. To order, visit **www.annualcreditreport.com.**





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