4 BEHAVIORS THAT CAN IMPROVE YOUR FINANCIAL HEALTH

A recent report by The Federal Reserve shows nearly a quarter of all Americans **have no retirement savings or pension**, and more than half of adults over 60 feel financially underprepared for retirement.

Looking for ways to improve your financial health? **Check out four behaviors that can help you stay on track for long-term success.**

1

PAY YOURSELF FIRST:

Instead of paying your bills and saving what's left, automatically route a percentage of your paycheck to a savings account or company-sponsored plan like a 401(k) or TSP **before you pay anyone else.** You'll be amazed at how quickly your money grows when you pay yourself first.

2

SAVE AND INVEST WITH THE "BIG PICTURE" IN MIND:

A comprehensive financial plan provides the "big picture" you need to **help you stay on track to achieving your goals.** It details your current financial situation, your short- and long-term objectives and shows the path between them.

3

PLAN FOR THE UNEXPECTED:

You can't predict when they might happen, but it's the unexpected events that impact us the most. **The right kind and amount of insurance, maintaining a healthy emergency fund, and a truly diversified portfolio** are all great ways to help you stay prepared.

4

WORK WITH THE RIGHT FINANCIAL PROFESSIONAL:

Financial advisors -- both good and bad -- **can impact your financial future for years to come.** What's their investment philosophy? How are they compensated? Are they legally required to put your interests first? Consider all of these questions when choosing someone to work with you.

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