

# The 50-something financial checklist

Stick this up on your refrigerator and track your progress

## PLAN NOW



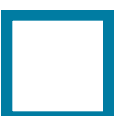
**Start planning now**

TIP: It's never too late to start your financial plan



**Utilize catch-up contribution**

TIP: Take advantage of the perks of age as soon as you can!



**Reassess risk profile**

TIP: Realign your risk with your time horizons



**Estate planning**

TIP: Redefine what you want to leave behind



**Protection**

TIP: Your earning potential is at it's peak- protect it

## PLAN FOR THE FUTURE



**Think about when you want to retire**

TIP: Timing your retirement can really affect your savings



**Focus on reducing fixed expenses**

TIP: Pay a little extra on your mortgage if you can



**Find passions**

TIP: Give this some thought before you exit the building



**Plan big trips while you're still working**

TIP: They don't all have to wait until retirement



**Take care of your health**

TIP: You need it for all you're planning

**ZOE**

FINANCIAL