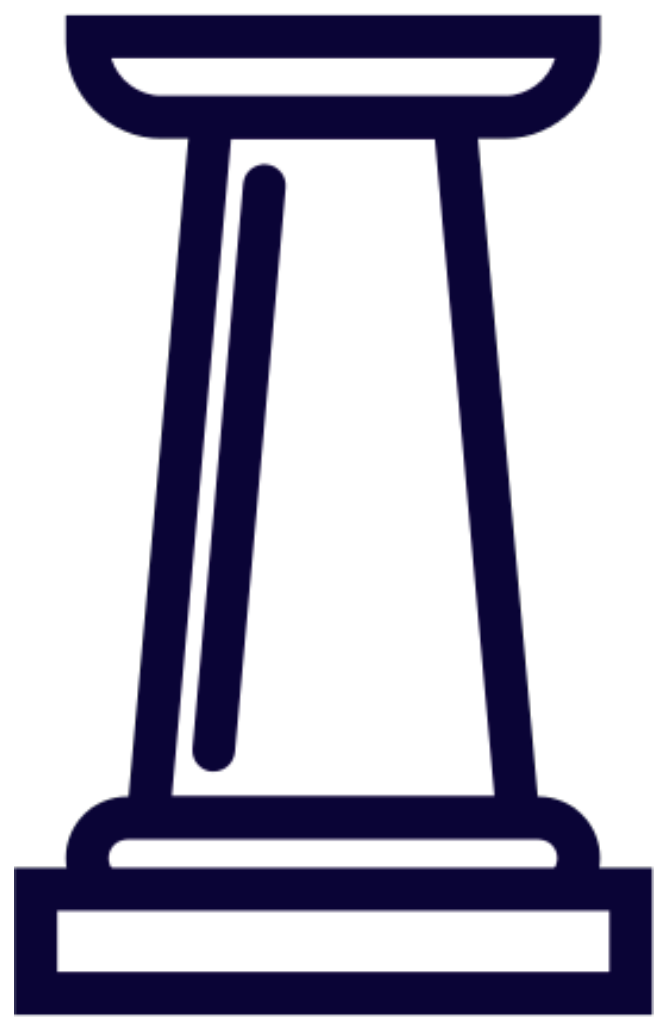
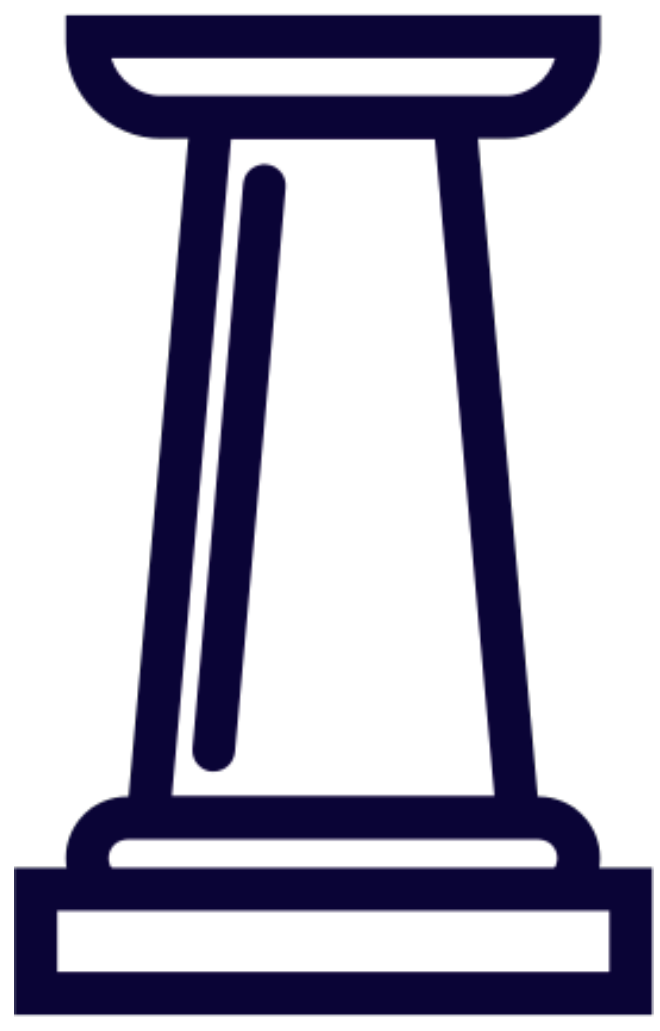


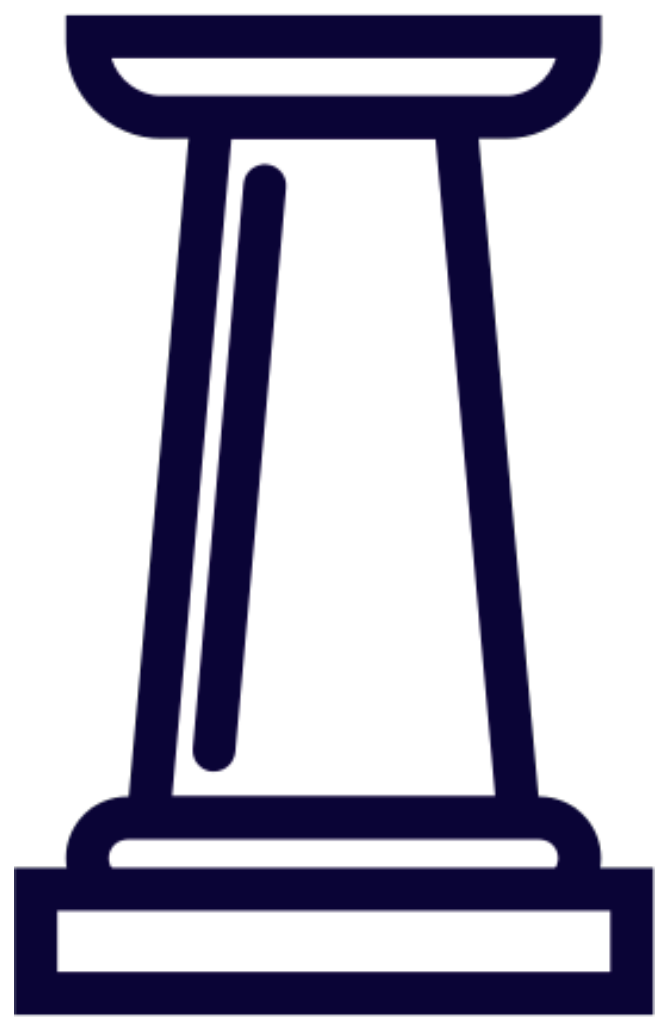
THE 5 MAIN PILLARS OF PERSONAL FINANCE



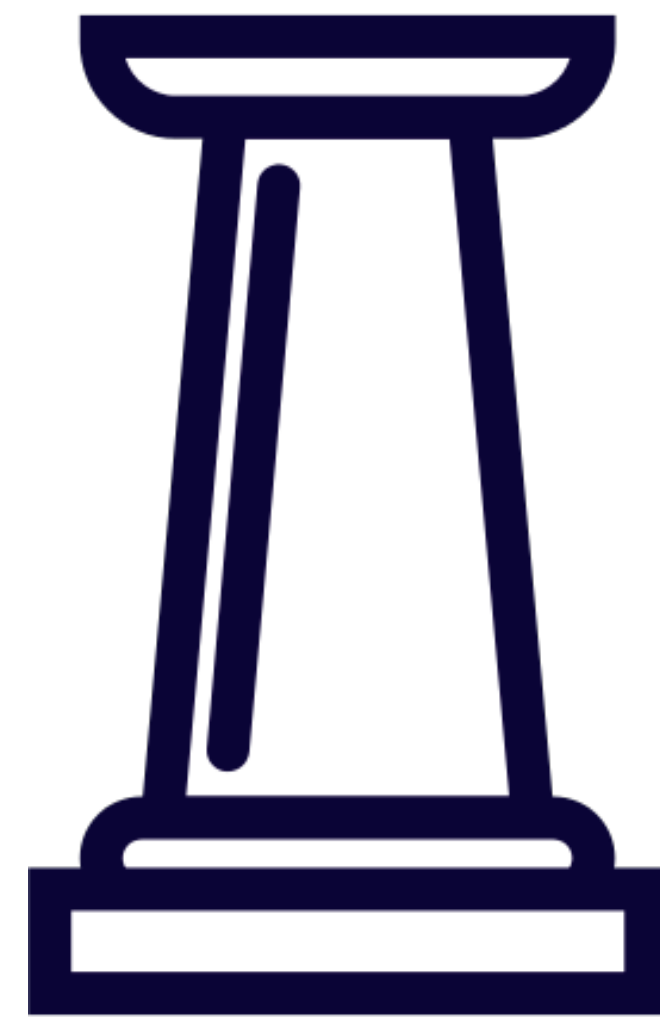
Liquidity



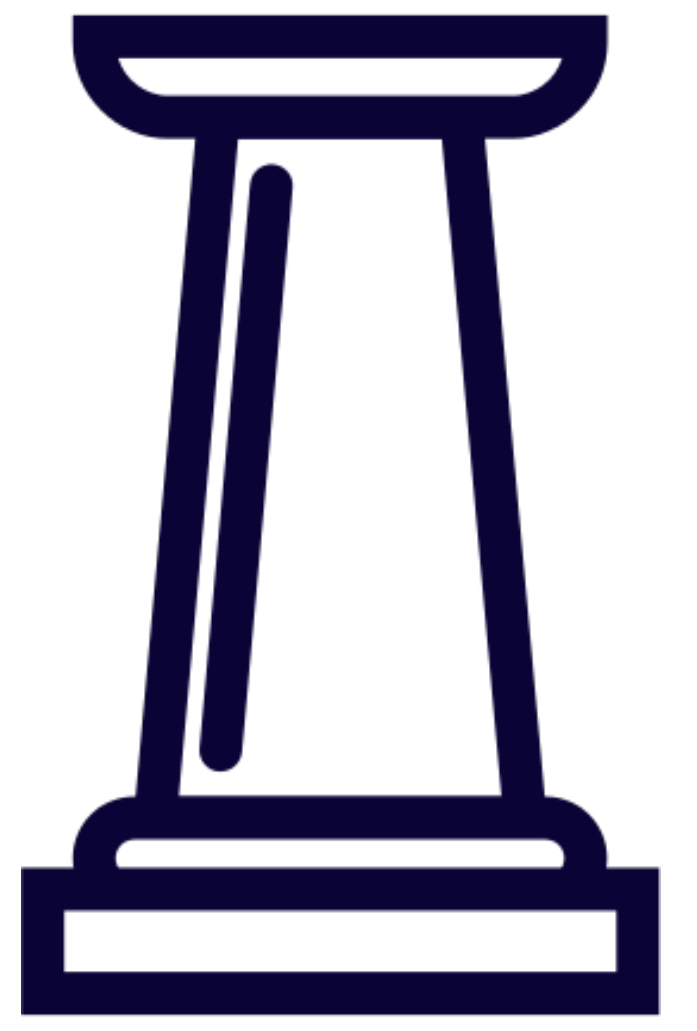
Estate
Planning



Retirement
Savings



Debt
Management



Protection

Liquidity

Establishing adequate liquidity to your finances is fundamental to your financial health. When life throws you an unexpected expense, making sure you have access to funds to cover those expenses is a priority.

Estate Planning

Leaving unanswered questions about how to settle our affairs for those we leave behind one day can become problematic. That's why estate planning is imperative to your financial health.

Retirement Savings

Ensuring that you are contributing to your retirement savings is vital to maintaining personal finance health. It's imperative that these savings are adequate to support you when you ultimately retire.

Debt Management

Owing money is not always a bad thing but keeping your debt to a minimum is important and means that debt management is a crucial part of your financial health.

Protection

Planning can go out the window if you don't make sure you're protecting yourself from any unforeseen life events. For instance, if people depend on your income to live, having adequate life insurance is essential.

Please note: these are not the ONLY pillars of personal finance. These, however, are the main 5 and the pillars on which we base our Zoe Financial Wellness Score algorithm calculations.

