



ORGANIZE YOUR FINANCES.
PREPARE FOR THE UNKNOWN.
LOOK FORWARD WITH CONFIDENCE.

A workshop for women who want more from the future.

AMERICAN PRIVATE WEALTH

MetLife

Life
happens.



“CONFIDENCE AND COURAGE
COME THROUGH PREPARATION
AND PRACTICE.”

- Unknown Author

Source: www.motivational-inspirational-corner.com

Today's discussion

WE'RE GOING TO TALK ABOUT:

- Setting goals
- Organizing your finances
- Preparing for the unknowns

So that we can look to the future
with confidence!



Setting goals |

- WHAT IS YOUR GOAL?
- HOW LONG WILL IT TAKE?
- WHY IS IT IMPORTANT?
- HOW MUCH WILL IT COST?



SMART goals

- **S** – Specific
- **M** – Measurable
- **A** – Attainable
- **R** – Realistic
- **T** – Timely



Challenges many women face

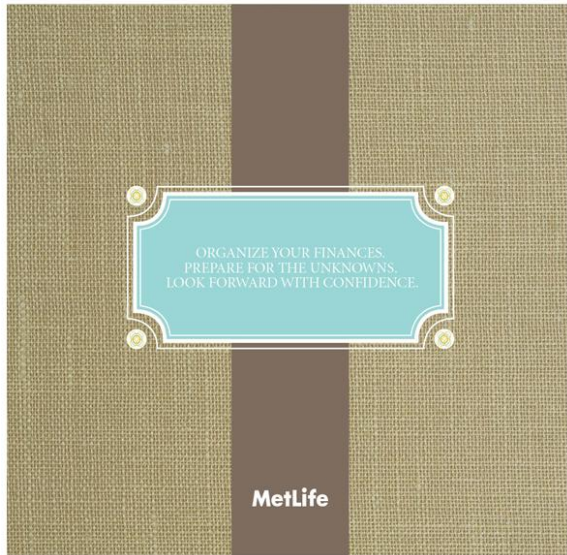


Source: The MetLife Study of Finances and Female Executives, November 2010

Connecting with others may help you achieve your goals.



Organizing your finances



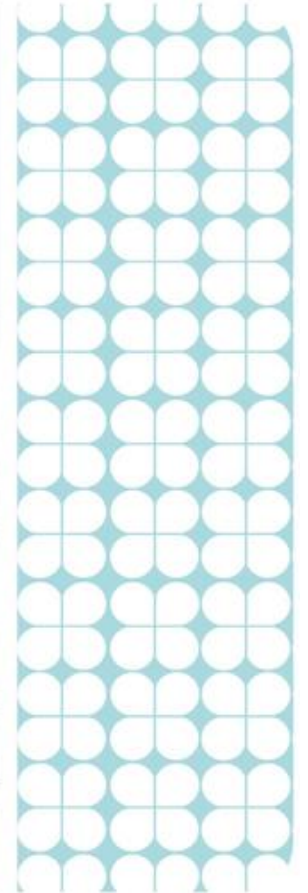
TODAY:

- How much do you have in savings and assets?
- What do you have for debt and liabilities?

LOOKING TO THE FUTURE:

- Where will your income come from? How much will you have?
- What expenses will you have? Essential vs. discretionary
- Will you have an income surplus or an income gap?

Giving to others



Managing newly acquired wealth

YOU COULD DIVIDE IT UP...

- **SPEND** a little on something special
- **GIVE** some to someone in need
- **INVEST** a portion for later



Important documents

- ✓ The basics
- ✓ Taking care of you and your family
- ✓ Financial documents



Preparing for the unknowns

LIFE HAPPENS.


- Who can help you in an unexpected situation?
- Will you have a plan (and money) for emergencies?
- What if you live longer than expected?
- What happens if you need long-term care?
- Will your family or friends be prepared if you are disabled or die unexpectedly?
Do they know your wishes?

Top concerns among women



Source: The MetLife Study of Finances and Female Executives, November 2010

Preparation check list



- Know who your advisors are
- Save and invest automatically
- Ensure income that lasts as long as you live
- Plan to live with dignity
- Help protect and direct your loved ones

Products that can help



- **401(k) or 403(b) plan or IRA** – for saving automatically
- **Annuities** – for guaranteed lifetime income
- **Disability insurance** – for when you become disabled
- **Life insurance** – to take care of your family after you're gone

Guarantees apply to certain insurance and annuity products, including optional benefits, (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer's claims-paying ability and financial strength.

Summary

- ✓ Set goals
- ✓ Organize your finances
- ✓ Prepare for the unknowns

Look forward with confidence!



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