



**Prudential**  
Bring Your Challenges®



## FINANCIAL WELLNESS CHECKLIST

Disability insurance helps play a key role in your financial wellness plan by providing a source of income should you become ill or injured and are unable to work.

But there are other resources to consider. Use the following checklist to see if you are making decisions which may help you secure financial wellness ... now and in the future.

### FINANCIAL WELLNESS CHECKLIST

<input type="checkbox"/>	Take full advantage of your company's benefit program
<input type="checkbox"/>	Develop a household budget
<input type="checkbox"/>	Create/maintain an emergency fund to cover 3-6 months of expenses
<input type="checkbox"/>	Determine if discretionary expenses can be cut to save more for long-term goals (e.g., retirement, college education, caring for elderly parents)
<input type="checkbox"/>	Maximize tax-deferred investment vehicles (e.g., 401(k), IRA, Roth IRA)
<input type="checkbox"/>	Determine if disability income insurance is needed
<input type="checkbox"/>	Develop a retirement income plan strategy (set goals, asset allocation strategy, periodic monitoring)
<input type="checkbox"/>	Determine if you have adequate life insurance
<input type="checkbox"/>	Review/update your beneficiaries
<input type="checkbox"/>	Consider long-term care insurance
<input type="checkbox"/>	Consider lifetime income from annuities
<input type="checkbox"/>	Consider asset consolidation strategies (e.g., rollovers)
<input type="checkbox"/>	Develop an estate/wealth transfer strategy

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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