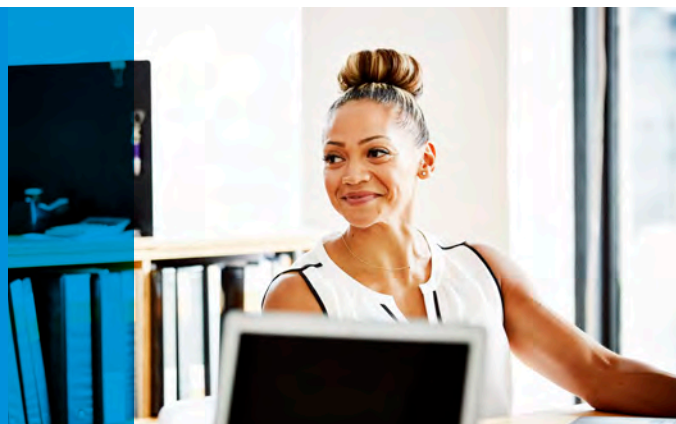


Women and Investing

10 tips to improve your financial health



80-90% of women will be responsible for their finances at some point in their lives.*

You've got this!

Next to your physical health, few things are as important as your financial security. And taking control of your finances is not as hard as you may think. It doesn't require a tremendous amount of time, and you don't need a great deal of money. Don't let your financial future happen without you.

1

Understand your paycheck.

Look at your pay stubs for the past month. It's hard to get a handle on your finances if you do not know exactly what you are bringing in every month.

2

Calculate your net worth.

Your net worth is a total of all your assets minus your liabilities. It is essential to know what you have and what you owe.

3

Create and stick to a budget.

Having a budget is vital to getting and keeping your finances in shape. If you've been winging it up to now, that should change.

4

Save for an emergency.

Generally, it is best to put away at least six months' worth of expenses in a separate account – and use it for emergencies only.

5

Contribute as much as you can to your company retirement plan.

Your company-sponsored 401(k) / 403(b) plan is the first place you should turn when building up your retirement savings.

6

Make sure you are covered.

Look at your life and disability insurance and make sure you have enough protection in the event of an unforeseen circumstance.

7

Get your estate in order.

Estate planning is not only for the “rich.” Everyone should have five critical estate planning documents.

8

Understand your investment options.

While it's important not to be too conservative with your investments, you also need to find the right balance between risk and reward-one that works for you.

9

Invest early and often.

Start saving and investing as early as possible, so time and compounding can work for you.

10

Have a tax diversification strategy.

Since no one can predict what future tax laws will be, it's wise to have assets spread across different account types.

*Source: Merrill Lynch study conducted in partnership with Age Wave, A Trail Left to Blaze, 2019

Nothing in these materials is intended to be advice for any particular situation or individual.

MetLife administers the PlanSmart program, but has arranged to have specially-trained third party financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.

Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. www.SIPC.org. 6 Corporate Drive, Shelton, CT 06484, Tel: 203-513-6000. MML Investors Services LLC. Is not affiliated with MetLife.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

CRN202207-267620 L0520004326[exp0522][All States][DC,PR] © 2020 MetLife Services and Solutions, LLC