

Building a secure financial future

Whatever your age and stage of life, be sure to focus on your finances—even if retirement is (or seems) far off.

Go straight to the tips and information that apply to you—or read everything. Because there's no downside to learning all you can about saving and investing...for yourself and those you care about.



Just starting out/Early career

Save for a rainy day

We've all seen it—big expenses that hit without warning. That's why experts recommend having enough money on hand to cover three to six months of living expenses—including your mortgage, car payments, utilities, and groceries. BCU, our local credit union, can help you get there with **Rainy Day Savings™**—an account you can easily transfer as little as \$25 into each month. Build the financial cushion you need, starting today.

Get on board with budgeting

It's never too early to save for your future by creating a budget you can live with today. Remember: The sooner you start saving, the fewer years you may end up working. Get off to a great start with **Life.Money.You.®** from BCU.

Meet your match—it's easy

Simply save at least 6% of your pay in the 401(k) and receive the company match shown in the table below. But don't stop there. You can save as much as 50% of your salary (up to the annual IRS limit)—even before it's taxed—in your plan account.

For every dollar you contribute...	BSC contributes to your account (on a pre-tax basis)...
Up to the first 1% of your pay	\$2
Up to the next 1% of your pay	\$2
Up to the next 1% of your pay	\$0.50
Up to the next 1% of your pay	\$0.50
Up to the next 1% of your pay	\$0.50
Up to the next 1% of your pay	\$0.50

See how to maximize the company match.

[Use this calculator.](#)

Just starting out/Early career

Reap the rewards of compounding

Dubbed the eighth wonder of the world by Albert Einstein, compound interest is a powerful savings strategy you want on your side. Fortunately, it's built right into your 401(k). When the interest and dividends you earn on your money are reinvested in your account, the more you can earn in interest and dividends. You may be surprised by the momentum compounding can build in the 401(k) over time. [See for yourself.](#)

Traditional, Roth, or both?

In addition to traditional pre-tax 401(k) contributions, Roth after-tax contributions may also have a place in your portfolio. [See how both](#) can help you reach your retirement goals.

Investing 101

If you're fairly new at saving and investing, there's no better way to begin than with the basics, [starting here](#). The more you learn, the more aligned your savings strategy will be with your long-term financial goals.

Life and Accident Insurance

Even if you know you need coverage, how much do you need to adequately protect yourself and your family? The answer is, it depends. First, see [what's available to you through BSC](#) to get an idea of the coverage you should have to meet your personal situation and needs. Then [use this calculator](#) to get an idea of the coverage you should have to meet your personal situation and needs.

Time to reassess/Mid-career

Spend time with your strategy

Maybe you're comfortable with how you're currently investing. But if you haven't checked lately, how do you know if you're still on track to meet your savings goals? It may be time for a refresher [on these key investment strategies](#) just to be sure.

Get yearly financial checkups

Protect what's yours

Estate Planning

- **GuidanceResources®** BSC's Employee Assistance Program (EAP) offers many free financial resources for you and members of your household, including estate planning services. [See how the EAP supports your overall wellbeing](#) with financial, emotional, and work/life resources.

- **MetLife AdvantagesSM** Get assistance with will preparation and estate resolution services, at no additional cost to you. [Learn more.](#)
 - Will Preparation¹ offers you and your spouse/domestic partner face-to-face meetings or phone calls with a MetLife Legal Plan attorney to prepare or update a will, living will, or power of attorney.
 - Estate Resolution Services¹ provides you and the beneficiaries of your estate with face-to-face meetings or phone consultations with a participating MetLife Legal Plan attorney to help settle your or your spouse's/domestic partner's estate.

- **MetLife Legal Plans** For a low monthly fee that comes directly from your pay, choose from a nationwide network of experienced attorneys to help with your will or estate plan.
- Learn what's involved in creating [a good estate plan](#)—and why you need one.

Identity Theft Protection

Accident Insurance

Critical Illness Insurance

¹Included with Supplemental Life Insurance. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.



Time to reassess/Mid-career

Considerations as you advance your life and career

- Earning more is just one reason to become more tax savvy (but it's a big one!) Learn tax **strategies and more**.

Rebalance your investments

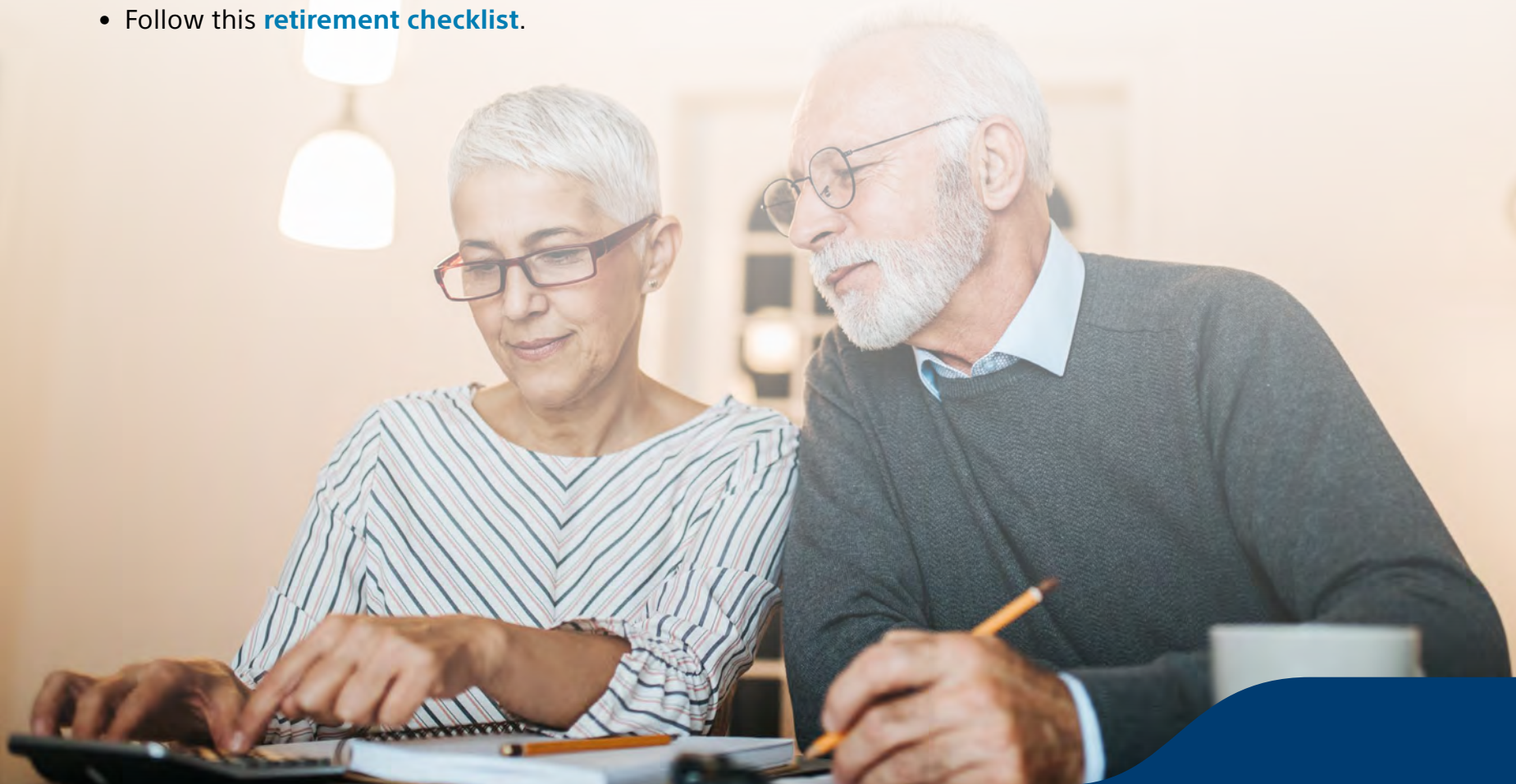
- Become a part owner in BSC at a discount by participating in the **Global Employee Stock Ownership Program**.
- Learn the short- and/or long-term advantages of setting money aside in a **Health Savings Account**.
- As your kids and parents grow older, use **these resources** to help you navigate related family matters.



Getting ready to retire/Late career

Know your options and take action

- As you approach retirement, know how to make your money last once you get there. Watch these ways **to turn your savings into income**.
- Learn about **Social Security** and **Medicare** and the important role each could play in your retirement.
- See how retiring impacts your current benefits. Under "**Life Events**," choose "Leaving the company voluntarily."
- Follow this **retirement checklist**.



Benefits to *Fit Your Life*
meeting you wherever you are in life.

