



The Wellness Checklist

At Citi Personal Wealth Management, our goal is to help you with your entire financial life. We want you to be well and live well.

Got concerns? The Wellness Checklist offers some general guidelines. These guidelines won't be right for everyone. But they should give you a starting point as you look to build a better financial life.

TAKING CHARGE

- Draw up a list of your mutual funds, real estate, insurance and all the other pieces of your financial life. Give some thought to what's missing, what's confusing and whether it makes sense to simplify.
- Review your spending by looking at your recent credit card and bank statements. Consider which expenditures gave you lasting enjoyment and whether you ought to devote more of your hard-earned dollars to these things.
- Write down your financial worries – and think about what you might do to put those worries to rest.

SECURING YOUR RETIREMENT

- If your employer's 401(k) plan offers a matching contribution, invest at least enough to get the full match.
- Got extra money to sock away? See if you are eligible to fund a Roth individual retirement account, which should give you federal tax-free growth.
- Be careful not to invest too much in your employer's stock. If your employer gets into financial trouble, you could end up out of work – and holding a fistful of worthless stock.
- How big a nest egg do you need before retiring? One rule of thumb suggests you can make portfolio withdrawals of \$4,000 to \$5,000 a year for every \$100,000 saved.
- Instead of claiming Social Security retirement benefits at the earliest possible age, which is 62, consider delaying so you get a larger monthly check.

- While folks give a lot of thought to how they will pay for retirement, they often fail to consider what they'll do with all that free time. Think about what will keep you physically, socially and intellectually stimulated – and will give you a sense of purpose.

PROTECTING YOUR FAMILY

- If you have a spouse, children or others who depend on you financially, you may need life insurance, unless you have substantial savings.
- If you don't have health care coverage, consider getting insurance right away, even if it is just a high-deductible policy that only covers catastrophic costs.
- Develop a plan for how you would cope with big medical bills, losing your job and other financial emergencies. That might include socking away three to six months of living expenses as an emergency reserve and setting up a home equity line of credit.
- Figure out how you would get by if you couldn't work because of illness or an accident. If your employer doesn't provide disability insurance, you may want to look into buying coverage yourself.

PAYING FOR COLLEGE

- When researching 529 college savings plans, start with your own state's plans, which may offer special tax breaks if you fund them.
- Don't overlook Coverdell education savings accounts, which can offer tax-free growth, like 529s, but may involve lower investment expenses.

- If you're struggling to save enough for your own retirement, think twice before socking away heaps of money for your children's college education. Remember, you will have to pay cash for your retirement, but your kids may be eligible for college grants and loans.
- Consider keeping college savings in a regular taxable account, held in your name, if you expect your children to receive substantial financial aid. That way, you have the option of using the money for retirement as well as college. (See offering statement disclosure on page 2.)

OWNING A HOME

- Before buying a home, try to save 20% of the cost as a down payment. That should allow you to avoid paying for private mortgage insurance.
- Look to purchase a home that's the right size for you and your family and that you can see living in for a good, long time. That way, you may avoid the hefty cost of frequently buying and selling real estate.
- Make home improvements if you'll get a lot of pleasure from the upgrades – not because you think the improvements will be a good investment.

MANAGING YOUR DEBTS

- Aim to pay off higher-cost debt first, such as credit card debt. Also see if it's worth paying off such debt using a home equity loan or line of credit.
- Mortgage lenders generally like to see borrowers have total monthly debt payments equal to 36% or less of

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pretax monthly income. Try to keep below this level.

- To improve your credit score or maintain a good one, strive to pay bills on time, don't use too much of each credit card's credit limit and don't apply for new credit too often.
- Get a free copy of your credit reports from the three major credit bureaus at www.annualcreditreport.com.
- Before making a major purchase, try a cooling-off period of a week or two, so

you can consider whether it is really worth the money and the debt involved.

GIVING TO LOVED ONES

- Keep your financial affairs and legal documents well organized.
- Get a will, which will govern those assets that go through probate. In your will, name guardians for your children who are below the age of majority.
- Make sure you have the right beneficiaries listed on your retirement accounts, life insurance and trust assets.

- Consider getting a living will, durable power of attorney and health care power of attorney.

- Draw up a letter of instructions detailing where key papers can be found, who should receive your personal effects and what sort of funeral you want.

- Talk to adult family members and other heirs about what they can expect from your estate.

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For more information, please contact your Citi Personal Wealth Management advisor.


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