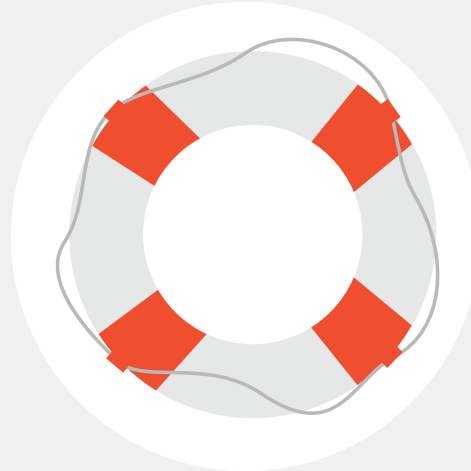


# DONT JUST SAY IT, DO IT—START SAVING

Different life milestones require updated investment strategies.



## BUYING A HOME

In 2014, the median price of a home is \$198,500

- Set a goal and timeline for purchase
- Decide what contributions, if any, should shift from a 401(k) or retirement plan into home savings
- Consider a high-yield savings account or CD

Source: [Economists' Outlook](#)

## SENDING KIDS TO COLLEGE

In-state public college averages \$22,826 per year and costs are rising

- Start saving early; high school graduation may sneak up on you
- Anticipate room and board on top of tuition
- Consider setting up a 529 Education Savings Plan

Source: [College Board](#)

## CREATING AN EMERGENCY FUND

As many as 48% of Americans don't have an emergency fund

- Save at least months' worth of expenses
- Keep funds accessible; many choose traditional bank savings accounts or money market accounts
- Treat savings like a bill; make a mandatory monthly contribution

Source: [Bankrate](#)

## SAVING FOR RETIREMENT

Retirees will need approximately 70-80% of their pre-retirement salaries to maintain their lifestyles

- Consider your retirement age
- Anticipate life expectancy and future healthcare needs
- Evaluate 401(k)s and other retirement plans with your financial advisor

Source: [E.F. Heagen Associates](#)

Are you ready to take action? Start the conversation with your [financial advisor](#) today. ▶▶

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