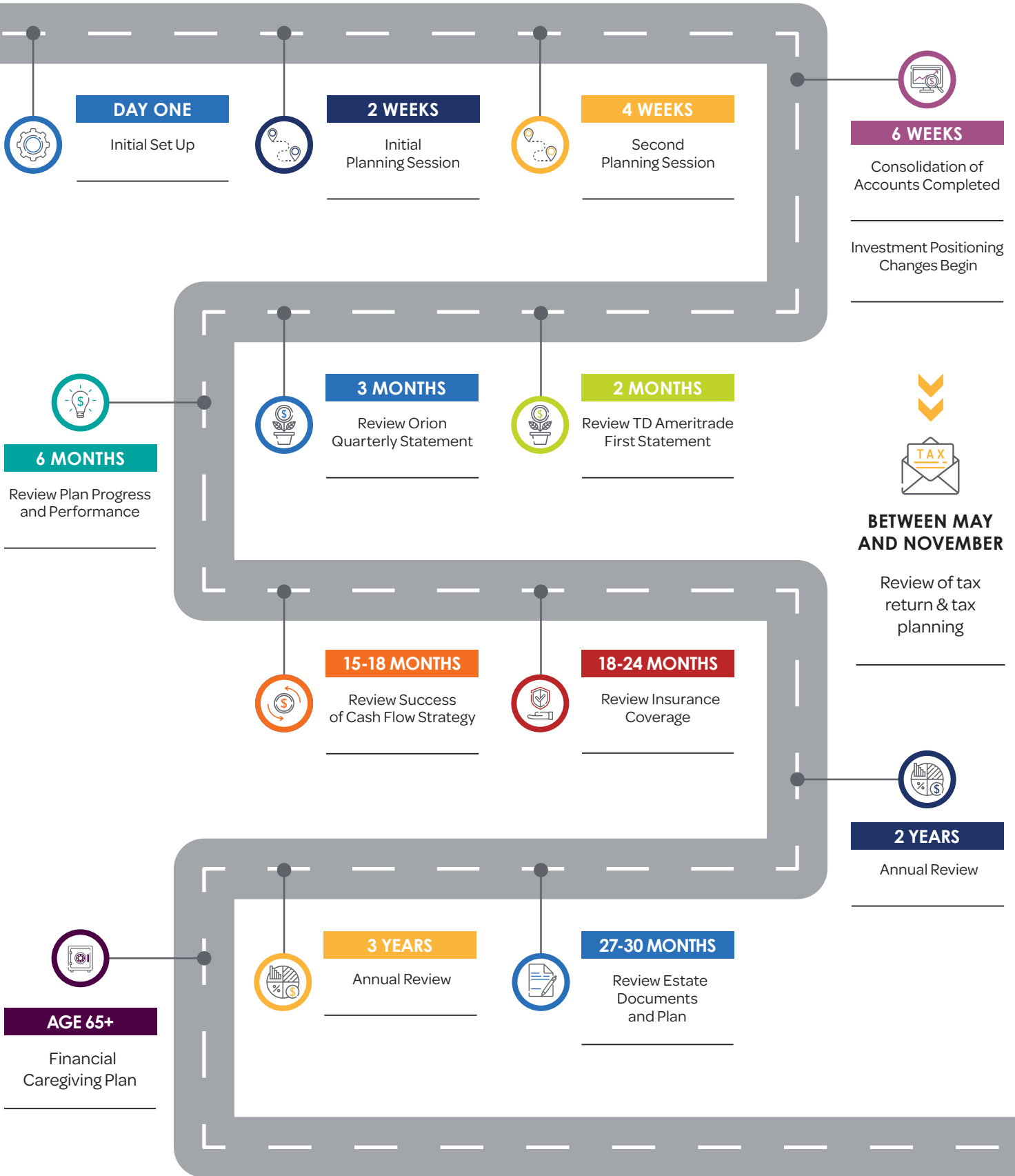


FINANCIAL WELLNESS FOR LIFE® ROADMAP



DISCRETIONARY TIMING

Retirement _____

Social Security Benefits Begin _____

Pension Benefits Begin _____

Home Downsize/Purchase _____

Sale of Business _____

Sale of Real Estate _____

OTHER KEY DATES



BETTER MONEY
DECISIONS