

First Mid Pathways

Planning for Life



EARLY CAREER:

Getting Started

- First job
- Establish credit
- Pay down student loans
- Marriage
- Starter home



MID CAREER:

Balancing Act

- Family
- Education
- Buy / Upgrade home
- Accelerate saving
- Insurance
- Estate planning



PRE-RETIREMENT:

Building Financial Flexibility

- Reduce obligations
- Pay off mortgage / downsize
- Change insurance
- Increase savings
- Reassess estate plan
- Care for parents



RETIREMENT:

Rewards and Planning

- From savings to spending
- Gauge expenses
- Generate income
- Health care
- Long-term care
- Wealth transfer

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