



MAXIMIZE
YOUR PERSONAL
WEALTH

REGIONS NEXT STEP

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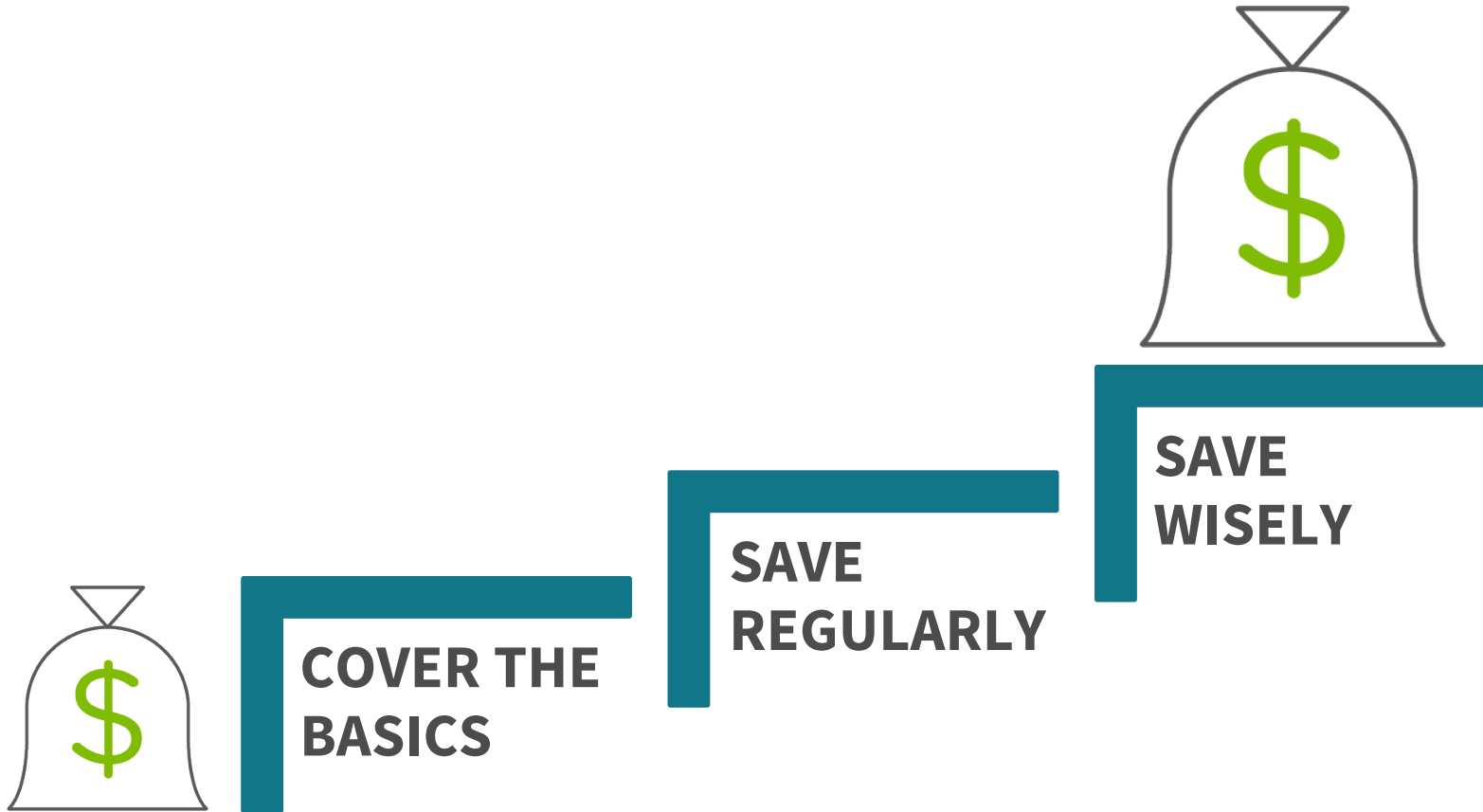
AGENDA

TODAY, WE WILL FOCUS ON THESE BIG QUESTIONS . . .

1. How can I accumulate wealth effectively?
2. How can I build an effective retirement plan?
3. How do I transition through the key financial life stages?
4. How do I protect myself from investment fraud?
5. How do I efficiently manage a transfer of wealth?

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HOW TO GROW WEALTH



REACHING YOUR WEALTH GOALS



SIGN UP FOR AN AUTOMATIC SAVINGS PROGRAM



REVIEW YOUR COMPANY 401(K) (IF OFFERED) AND CONSIDER OPTING IN



PREPAY AN ADDITIONAL AMOUNT OF PRINCIPAL OWED ON YOUR MORTGAGE



FIND AN UNNECESSARY EXPENSE AND ELIMINATE IT



CLEAN UP CLUTTER BY SELLING UNUSED ASSETS



REPAIR SOMETHING INSTEAD OF REPLACING IT



WEALTH GOALS

SAVE TOWARD RETIREMENT

- Begin a path toward retirement
- Investigate your employer sponsored retirement plan
- Invest in a variety of plan assets
- Make regular, automatic contributions
- Evaluate and adjust your plan annually



THINGS TO CONSIDER

Decision Factors

1. How long do I have before I need the money?
2. How do I feel about risk?
What about my spouse?
3. What interests me today?



PRIORITIZE OTHER FINANCIAL GOALS

- Set aside cash for emergency funds
- Pay off loans
- Start a college savings plan
- Acquire life or disability insurance



GROWING & BUILDING



**EARN
MONEY**

LOOKING AHEAD



PLAN

REDEFINE YOUR LIFE



**TRANSITION/
ENJOY**

- What are my kids learning about money management from me?
- Am I financially prepared to handle emergencies that may arise?
- How much time and money can I afford to give back to my community and to help others?
- How much can I save for vacations and trips with extended family and friends?

GROWING & BUILDING



**EARN
MONEY**

LOOKING AHEAD



PLAN

REDEFINE YOUR LIFE



**TRANSITION/
ENJOY**

- Aim for balance
- Live for today
- Be thrifty
- Go charitable
- Know your direction

GROWING & BUILDING



**EARN
MONEY**

LOOKING AHEAD



PLAN

REDEFINE YOUR LIFE



**TRANSITION/
ENJOY**

- Have a perfect credit score
- Pay off your mortgage
- Be debt-free
- Retire early
- Become a millionaire

How Do I Save to Become a Millionaire?

Millionaire Information

Current age (years) i

35

Target age i

55

Marginal tax rate i

28 %

Rate of inflation i

2.5 %

Savings Information

Current savings i

\$ 50,000

Monthly savings i

\$ 2,000

Expected rate of return i

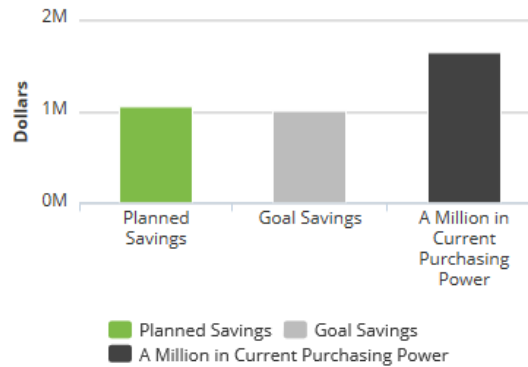
8 %

Millionaire Savings Summary

Planned Savings	Goal Savings	Purchasing Power Savings
\$ 1,060,354	\$ 1,000,000	\$ 1,649,581

*You will be a millionaire by age 55 with \$60,354 to spare!
But you will still need \$589,226 more to have a million in current purchasing power.*

Saving to Become a Millionaire



fintactix
Tools of the Trade

DO YOU WANT TO BE A MILLIONAIRE?

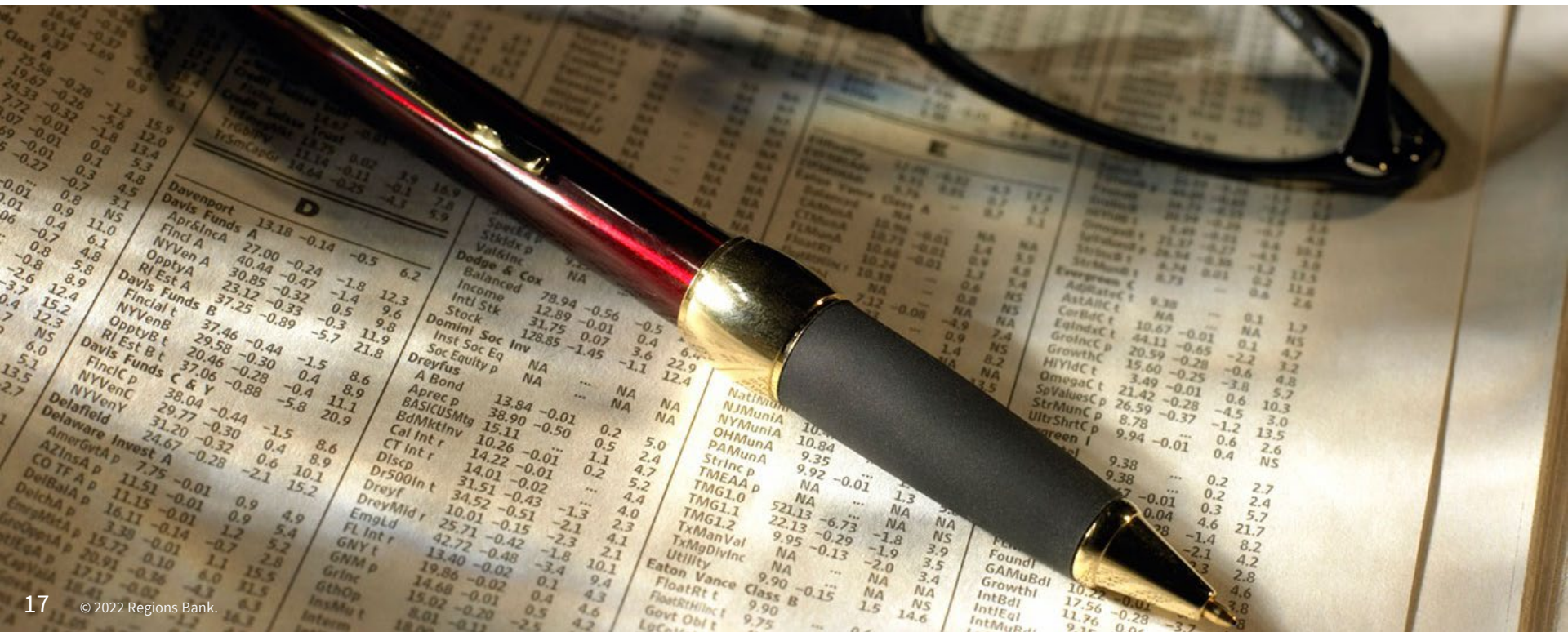
regions.com/beamillionaire

INVESTMENT **FRAUD**



RED FLAGS

- If it sounds too good to be true, it is
- “Guaranteed returns” aren’t
- “But s/he seemed so trustworthy”
- “Everyone is buying it”
- Pressure to send money **right now**
- Reciprocity
- Unscrupulous financial advisers
- Elder abuse



End the conversation. **Practice saying “No.”** Simply say, “I’m sorry, I’m not interested. Thank you.” **Let them know you’ll think about it and get back to them.** Have an exit strategy so you can leave the conversation if the pressure rises. **Turn the tables and ask questions.** Before you give out information about yourself, ask and check. **Talk to someone before investing.** Be extremely skeptical if the salesperson says, “Don’t tell anyone else about this special deal!” **A legitimate professional will not ask you to keep secrets.** Even if the seller and the investment are registered, discuss your decision first with a family member, investment professional, lawyer or accountant. **Take your name off solicitation lists.**

WHY IS **WEALTH TRANSFER** IMPORTANT?



5 ESTATE PLANNING TIPS

**THAT CAN HELP
YOU PLAN FOR
YOUR GOALS.**

WHAT ARE MY OPTIONS?

- Simple gifts
- Irrevocable life insurance trusts
- Grantor retained annuity trusts
- Income tax payments



what
steps
should I
take?



CONGRATULATIONS

TODAY, YOU HAVE LEARNED:

- How can I accumulate wealth effectively?
- How can I build an effective retirement plan?
- How do I transition through the five key financial life stages?
- How do I protect myself from investment fraud?
- How do I efficiently manage a transfer of wealth?

Thank you.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

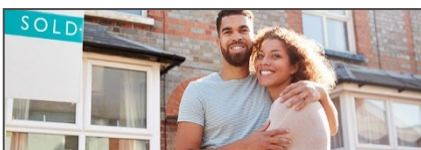
Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



Family Budgeting
& Saving



Navigating
Homeownership



Financial Literacy
for Students



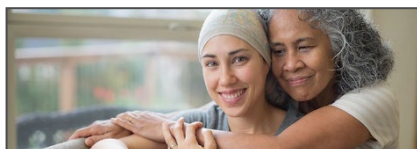
Retirement Saving
& Planning



Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

1

Make an appointment with a Regions banker:

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click “[Make an Appointment](#)”
- Visit any Regions branch

2

Visit Next Step Courses for free, online money management courses: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStep

