

Reaching Your Wealth Goals

Start today adopting a habit that serves your wealth goals. Here are some potential starting points:



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 (RV, BOAT, JEWELRY, ETC.)



REPAIR SOMETHING INSTEAD OF REPLACING IT



WEALTH GOALS

CONSIDERATIONS BEFORE INVESTING

How long do I have before I need the money?

PRIORITIZE YOUR OTHER FINANCIAL GOALS

1.

2.

How do I feel about risk?

3.

4.

What types of investments interest me today?

5.

Visit the [Regions Wealth Podcast](#) to hear from Regions' experienced Wealth professionals and [Next Step Wealth Insights](#) for helpful wealth management articles. Or calculate "How Do I Save to be a Millionaire?" by visiting [Regions.com/BeAMillionaire](#).

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Transitioning Through The Financial Life Stages

GROWING & BUILDING



EARN MONEY

LOOKING AHEAD



PLAN

REDEFINE YOUR LIFE



TRANSITION/ ENJOY

Stage 1: Growing and Building

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-
-
-
-

Stage 2: Looking Ahead

-
-
-
-
-

Stage 3: Redefining Your Life

-
-
-
-
-



Investment Fraud

What Preventative Measures Should You Take

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.**

FOR QUESTIONS OR CONCERNS ABOUT AN INVESTMENT:

If you think you have encountered fraud, please contact the SEC, FINRA, or your state securities regulator to report the fraud and to get assistance.

U.S. Securities and Exchange Commission

Office of Investor Education and Advocacy
100 F Street, NE
Washington, DC 20549-0213
Telephone: (800) 732-0330
Fax: (202) 772-9295

North American Securities Administrators Association (NASAA)

750 First Street NE
Suite 1140
Washington, DC 20002
Telephone: (202) 737-0900
Fax: (202) 783-3571

Financial Industry Regulatory Authority (FINRA)

FINRA Complaints and Tips
9509 Key West Avenue
Rockville, MD 20850
Telephone: (301) 590-6500
Fax: (866) 397-3290



NEXT STEP RESOURCES



TOOLS AND RESOURCES



Articles

Articles with tips and advice to help you take the next step toward your financial goals.

Regions.com/Insights



Courses

A self-paced series of interactive videos covering financial wellness tips, accessible via mobile device, tablet, or desktop.

Regions.com/Learn



Worksheets

Planning worksheets to help you break your goals down into manageable steps.

Regions.com/NextStep



Podcasts

Quick, educational podcasts with tips to help you achieve your personal and business goals.

Regions.com/NextStepPodcasts



Webinars

Webinars on key financial wellness topics lead by Regions associates.

Regions.com/NextStepWebinars



Calculators

Interactive calculators that can help you budget and save for all of your goals.

Regions.com/Insights/CalculatorLibrary



Learning for Kids

Fun, educational games and activities, focused on math and money, for Grades K-8.

WeAreTeachers.com/Adventures-In-Math

EXPLORE FOR MORE TIPS



Family Budgeting & Saving

Family-friendly financial resources and advice to help families learn smart money habits.

Regions.com/NextStepFamilyBudget



Navigating Homeownership

Guidance, tools, and resources to prepare for every step as a homeowner.

Regions.com/NextStepHomeownership



Boost Your Money IQ with Financial Tips for Students

Insights and resources for students to make the most of their college experience without breaking their budget.

Regions.com/NextStepForStudents



Retirement Saving & Planning

Tools and resources to help you set saving goals and build your retirement plan.

Regions.com/NextStepRetirement



Saving For Your Next Vacation

Budgeting hacks and money-saving strategies to help you grow your vacation fund.

Regions.com/NextStepVacationBudget



Holiday Hacks

Spending, saving and budgeting tips for holiday shopping, activities, travel and more.

Regions.com/NextStepHoliday



Next Step for Business

Collection of resources for business owners to help to take their businesses to the next level.

Regions.com/NextStepForBusiness



LEARN MORE

- 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 the Next Step Financial Learning Center for free, online interactive videos:** Regions.com/Learn
- 3 Use our online resources including articles, podcasts, and calculators:** Regions.com/NextStep



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