

TIPS FROM YOUR FINANCIAL COACH

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A Checklist to Help You Manage Your Money

Review this simple checklist for pointers that can help you manage your money.

- PLAN** Critical for long-term success, your financial plan does not need to be complicated, but it should provide a starting point and create a baseline for making financial decisions and measuring your goals.
- INVEST** Invest early to maximize your returns. Consider low-cost, broad-based investments positioned to diversify holdings, reduce volatility and mitigate tax consequences.
- BUDGET** You should know approximately how much you need per month to live. The easiest way to create a budget is to track what you earn, save and spend.
- SAVE** It's never too early to start saving for life after work. Make regular contributions into retirement accounts, like 401(k)s, IRAs and Roth IRAs, for tax-deferred growth.
- ELIMINATE DEBT** Reduce high interest debt as early as you can, and by retirement if possible—you'll find it easier to achieve your goals.
- REDUCE COSTS** Periodically review all financial statements and bills, looking for high, hidden and unnecessary expenses you can eliminate.
- LOOK** Monitor financial statements and overall asset allocation to ensure you are on track to meet retirement and other goals.



No need to go at it alone.

According to reports from CNBC, 75% of Americans are going it alone, without the help of a financial advisor.

This is not the case for clients of Tri-Star. Our clients benefit from an experienced, trusted, objective team to walk alongside them on their retirement journey.

Would you like to review or revisit your financial plan?
Reach out to your Relationship Manager at 989.921.0010.

¹ CNBC, First in Business Worldwide, and Acorns. "Invest in You Savings Survey." <https://www.cnbc.com/2019/04/01/americans-are-more-confident-about-their-retirement-savings-now-versus-three-years-ago-pre-trump-according-to-the-invest-in-you-savings-survey.html>. Accessed: June 2019.



SAGINAW
2000



FRANKENMUTH
2004



LANSING
2010



MIDLAND
2014