

help us personalize your plan

To create a financial plan tailored to your goals, we need a bit of information from you.

Please review the sections below and fill in the requested details. This information will be used to build a personalized plan covering your budget, debt strategy, insurance, emergency savings, and retirement.

Your employer has unlocked a powerful benefit: **intellisteps financial planning** powered by intelligents. That means you get access to real advisors, personalized plans, and tools to make your money work harder - for today and tomorrow.

The best financial plan starts with your story.

Here's where you can tell us about your financial picture. This information helps us create your personalized financial plan.

your information:

annual income:

age:

monthly income:

after-tax monthly income (est.):

retirement information:

contribution rate:

%

employer contribution:

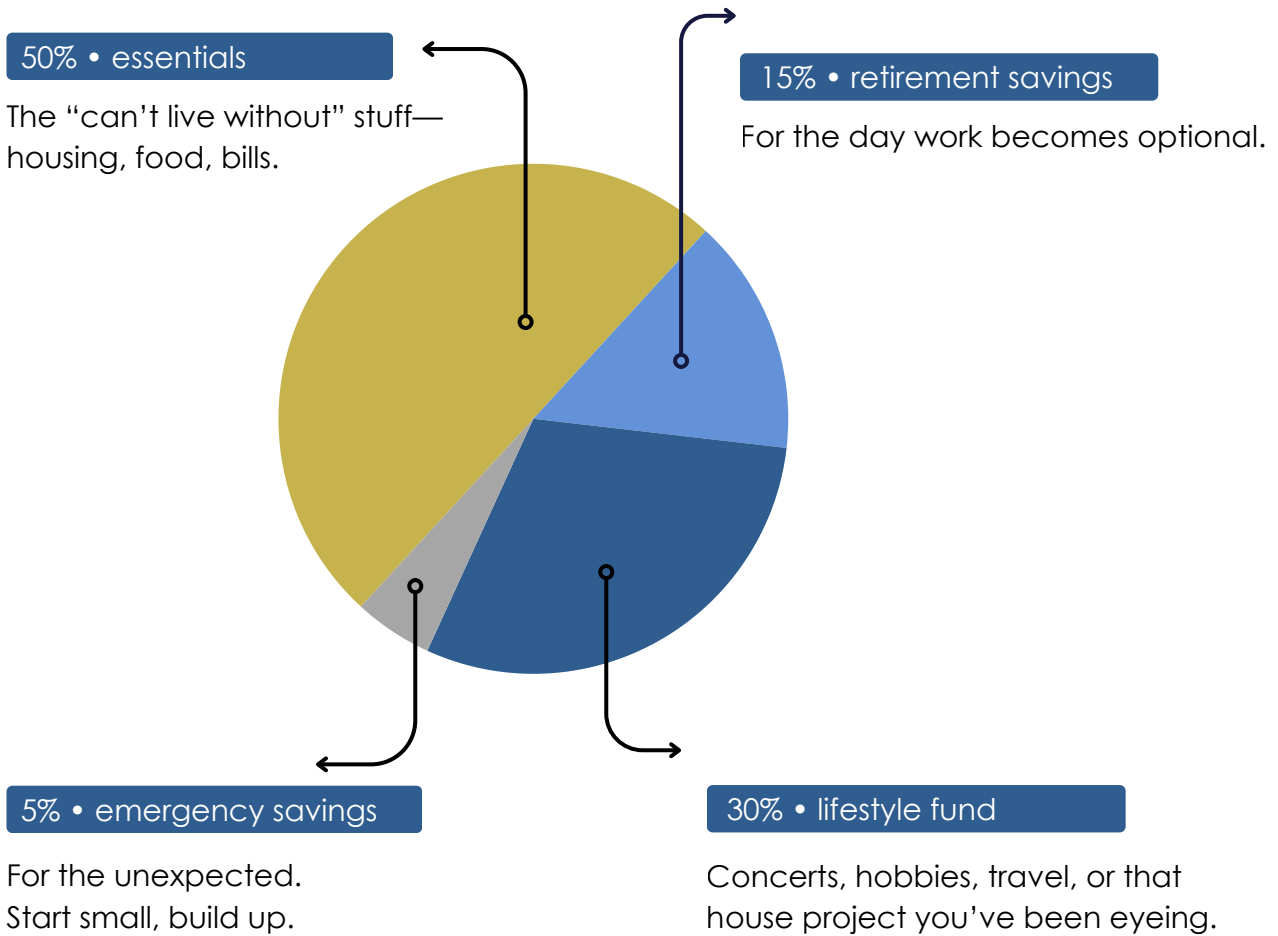
%

Input the percentage of pay you are receiving as a retirement contribution from your employer.

current retirement balance:

Start with the Basics

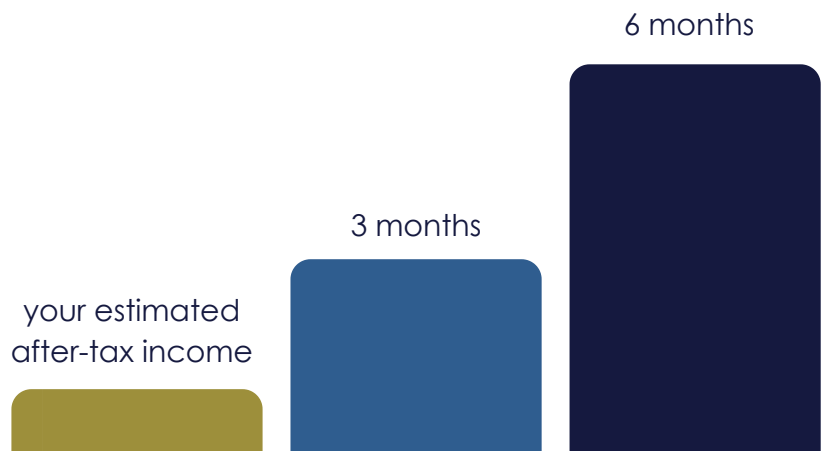
We like to keep things simple. Use the 50-5-15 rule to break down your budget:



Build an Emergency Fund

Most Americans don't have enough saved to cover a new appliance—let alone a true emergency.

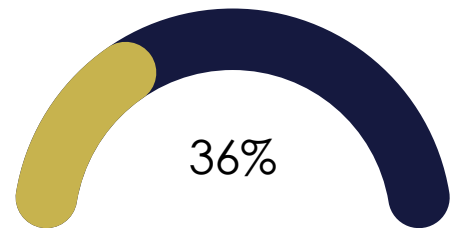
Start with a goal of \$1,000. Then aim for 3–6 months of your after-tax income in a separate, easy-to-access account.



Let's Talk Debt

What is a responsible level of debt to have?

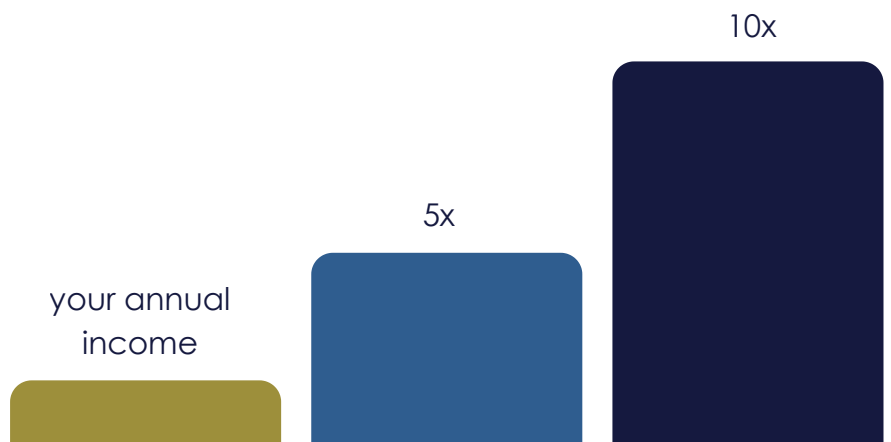
The general rule is to keep total debt payments (mortgage, car, credit cards, student loans) under 36% of your pre-tax income. Then fold those payments into either essentials or lifestyle spending—wherever they belong.



Plan for the Unexpected

Life insurance isn't fun to think about—but it's essential. A good rule of thumb: 5–10x your annual income + \$100,000 per dependent child

That's how you protect the people who rely on you.



Ensure your wishes are honored

Think of it as a way to make sure your wishes are clear, your assets are protected, and your loved ones are taken care of.

Start with the basics:

- **A Will:** Outlines who gets what and names guardians for children.
- **Beneficiaries:** Keep them up to date on retirement accounts and life insurance.
- **Power of Attorney & Healthcare Directives:** Ensures someone you trust can make decisions if you can't.

This is the starting point of a successful estate plan. Small steps today can prevent stress and confusion tomorrow.

Retirement: The Long Game

Retirement isn't just a finish line—it's a decades-long vacation. To maintain your current lifestyle, you'll likely need at least 10x your ending salary saved (plus Social Security).

To hit that target, aim to save 15% of your pay throughout your working career. If you're not there today, no worries - start small with a goal of increasing contributions by 1% per year, and gradually increase from there.

you're currently contributing

your current account balance

what you're on track to have

your projected monthly income

what you'll need at retirement

your projected monthly needs

your projected retirement difference

your projected monthly spend difference

is a hypothetical scenario for illustrative purposes only - the following assumptions were used for the calculation above:

- annual salary increase of 2%,
- average annual rate of return of 6%,
- retirement age is 67,
- age is assumed as of the first of the current calendar year
- annual withdrawal rate of 4%,
- projected need is based on 10 times your ending salary
- contribution rate and employer match remains the same for your entire career,

These calculations are estimates - your actual account balance at retirement may differ.

Taxes required on account balance or monthly projections will depend upon individual situation.

You've Got Help

Feeling stressed about your finances? You're not alone—and you don't have to figure it out alone either.

Our team of advisors is here to help with:

- Budgeting and cash flow
- Retirement and education planning
- Investment advice
- Insurance and risk protection
- Estate and tax planning
- Comprehensive planning

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