MAXIMIZE YOUR PERSONAL WEALTH

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	PRIORITIZE YOUR OTHER FINANCIAL GOALS
How long do I have before I need the money?	**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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MAXIMIZE YOUR PERSONAL WEALTH

Transitioning Through The Financial Life Stages

REGIONS NEXT STEP

GROWING & BUILDING

EARN MONEY

LOOKING AHEAD

PLAN

REDEFINE YOUR LIFE

TRANSITION/ ENJOY

Stage 1: Growing and Building

Stage 2: Looking Ahead

Stage 3: Redefining Your Life

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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

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

North American Securities Administrators Association (NASAA)
750 First Street NE
Suite 1140
Washington, DC 20002
Telephone: (202) 737-0900
Fax: (202) 783-3571

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NEXT STEP RESOURCES

Regions NEXT STEP

TOOLS AND RESOURCES

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

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

Worksheets and Templates
Planning worksheets and budget templates to help you break your goals down into manageable steps.

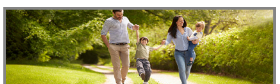
Podcasts
Quick, educational podcasts with tips to help you achieve your personal and business goals.

Webinars
Webinars on key financial wellness topics lead by Regions associates.

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

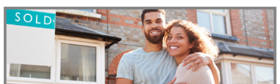
Learning for Kids
Fun, educational games and activities, focused on math and money, for Grades K-8.

EXPLORE FOR MORE TIPS



Family Budgeting & Saving
Financial resources and advice to help families learn smart money habits.

regions.com/nextstepfamilybudget

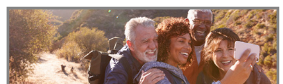


Navigating Homeownership
Guidance, tools, and resources to prepare for every step as a homeowner.

regions.com/nextstephomeownership

Financial Literacy for Students
Insights and resources for students to make the most of their college experience.

regions.com/nextstepforstudents

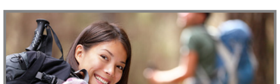


Retirement Saving & Planning
Tools and resources to help you set saving goals and build your retirement plan.

regions.com/nextstepretirement

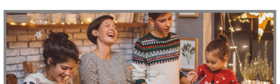
Understanding Credit
Learn about credit scores and maintaining good credit to help you on your way to achieving your financial goals.

regions.com/nextstepcredit



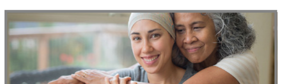
Saving for Your Next Vacation
Budgeting hacks and money-saving strategies to help you grow your vacation fund.

regions.com/nextstepvacationbudget



Plan for the Holidays
Budgeting tips for holiday shopping, activities, travel and more.

regions.com/nextstepholiday

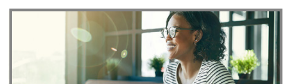


Medical Financial Hardship
Resources to help you prepare for and manage medical financial hardship.

regions.com/nextstepmedicalhardship

Financial Hardship
Learn how to prepare for life's sudden events that impact your finances.

regions.com/nextstepfinancialhardship



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 Courses for quick, easy-to-understand money tips, including how to Navigate Medical Expenses.**

3 **Use our online resources including articles, podcasts, and calculators: regions.com/nextstep**

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