



WOMEN, WISDOM & WEALTH

PUT YOUR FINANCIAL HOUSE IN ORDER

Women have an ever-changing and unique relationship with money. Now more than ever, women are taking control of their financial situations, and they're meeting with great success. Now it's time to put your financial house in order.

10 Steps to Good Financial Housekeeping

These 10 tips can help you get control of your financial situation and create a firm foundation for living life your way.

1. Establish a notebook to hold all of your important documents.
2. Videotape all of your belongings and keep it offsite to prove your loss for insurance purposes.
3. Don't underestimate the importance of adequate insurance with appropriate limits and deductibles.
4. Get a grip on what you have stashed away in boxes that may be worth money.
5. Maximize mortgage benefits by talking with your mortgage holder to see if it would be advantageous to refinance.
6. Collect deposits from utility companies where you've paid consistently for some time.
7. Collect your Social Security record for accuracy because they do make mistakes.
8. Evaluate your credit card debt and use credit wisely by trying to consolidate your higher interest rate cards into cards with lower interest rates as needed.
9. Maintain a will and prevent your estate from falling into the government's hands.
10. Check your retirement plans and qualified investments to verify beneficiaries and maximize tax benefits.

"One never notices what has been done; one can only see what remains to be done."

- Marie Curie

At People's Financial Advisors we are here to help you navigate through the world of investments. Because our view is **A WIDER VIEWSM**. We will take a snapshot of your financial house and develop a personalized investment plan to help you reach your goals. And we will review these plans with you periodically to make sure we account for changes in your life or your financial objectives. To schedule an appointment with a Financial Advisor today call us at **1-800-392-3009**.

Did You Know . . .

- Mothers are likely to earn only two-thirds of what fathers earn.¹
- Only about 47% of women participate in pensions, which are not likely to provide enough money for retirement.²
- 42% of households with \$600,000 in investable assets are headed by women.³
- Women-owned businesses are growing faster than those owned by men and generate more than \$1.15 trillion annually.³
- 80% of investment decisions and 99% of household decisions are made by women.³
- Women make very good investors, and they tend to be more open-minded and follow a consistent, long-term approach.

¹"Highlights of Women's Earnings in 2000," U.S. Department of Labor Bureau of Labor Statistics, August 2001. ²"Women and Retirement Savings," U.S. Department of Labor, June 2000. ³ignites.com, July 31, 2002.

Investment & Insurance Products:

- **Not Insured by FDIC or any Federal Government Agency**
- **May Lose Value**
- **Not a Deposit of or Guaranteed by a Bank or any Bank Affiliate**

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