

What's the Secret Behind a Great Golf Game and Personal Finances?

What do golf and personal finances have in common? A lot of things, but the key is confidence. And how do you become confident, exactly? Well, it starts with the basics and builds from there, so you can navigate tricky conditions and overcome unexpected hazards, whether on the green or in life.



1 TEE BOX

The area on the tee where you take your first swing. The starting point. Golfers of different skill levels each have a tee box, from beginner to pro.

IMPROVE YOUR GAME

The starting point for most people is one of four financial types:

- Confident Planner
- Retirement Realist
- Ambitious Spender
- Day-to-Day Decision-Maker

2 SWING

The fundamental skill of using a club correctly to hit a ball.

IMPROVE YOUR GAME

The four behaviors of the financially confident include staying educated on financial concepts, having a detailed plan, owning the right growth and protection solutions and working with a trusted financial professional.

3 CADDIE

Your personal guide to managing the course. A caddie is intimately familiar with the game and helps to make you a better player.

IMPROVE YOUR GAME

A financial professional helps you identify your goals and create a financial strategy to help achieve them.

4 COURSE MANAGEMENT

A smart, tailored plan to help you play your best game possible. Good course management can make or break your final score.

IMPROVE YOUR GAME

Financially confident people use a tailored mix of savings, insurance and investment assets to help reduce risk and reach their goals.¹



5 BUNKER

The sandy area on the course that is tough to escape.

IMPROVE YOUR GAME

Injury or illness can slow you down, but disability income insurance can help you when you find yourself in a difficult spot.

6 MULLIGAN

A do-over, if you hit a terrible shot.

IMPROVE YOUR GAME

Bad things happen — and an emergency fund can help cover you, without turning to a high-interest rate credit card or dipping into precious retirement savings.

7 UNDER PAR

When you finish a course with fewer strokes than designated, you finish under par.

IMPROVE YOUR GAME

If retiring on time is par for the course, early retirement is finishing under par — a great goal for anyone!

DON'T PLAY ALONE!

One proven way to build your financial confidence is to work with a financial professional who, like a caddie, can help you manage the course and adjust when it gets...rough.

¹All investments contain risk and may lose value.