Put your compensation to work.
Taking control of your saving and investing plan.

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Bump Financial Group
A private wealth advisory practice
of Ameriprise Financial Services, Inc.

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Introducing the Confident Retirement® approach

The Confident Retirement approach is not a guarantee of future financial results.
Why do we work?
Working supports our passions
Working pays for our passions
Make more out of what you make
Your total compensation
Your visible paycheck

- Wages or salary
- Profit Sharing
- Bonus
- Equity Compensation
Your hidden paycheck

Government/employer benefits
- Social Security
- Worker’s compensation
- Unemployment insurance
- Medicare

Employee benefits
- Retirement plans
- Insurance coverage
- Savings accounts
- Product/service discounts
- Transportation allowances
- Education funding
- Wellness programs
Employee benefits averaged 30.2% of employee compensation

Where does your money go?

- Education
- Cash contributions
- Entertainment
- Apparel, services and personal products
- Health care
- Personal insurance and pensions
- Food
- Transportation
- Housing
Average spending across U.S.

Consider making these commitments

1. Know how much you make
2. Know how much you spend
3. Spend less than you make
4. Save and invest the rest
How much debt is too much?
Debt to income ratio

- **Excellent**: < 30%
- **Good**: 30% - 36%
- **Borderline**: 37% - 40%
- **Red flag**: ≥ 41%
Essential / Lifestyle
Turning your personal budget surplus into more
Saving versus investing

**Saving**
- Near-term goals
- Emergency fund
- Vacation
- New car

**Investing**
- Long-term goals
- Down payment for house
- College savings
- Retirement
Five steps to saving and investing
Step 1:
Set specific goals
Step 2: Establish your timeframe and cost
Step 3: Calculate how much to save and invest
Step 4: Determine where to put your money

Diversification helps you spread risk throughout your portfolio, so investments that do poorly may be balanced by others that do relatively better. Diversification is not a guarantee of overall portfolio profit and does not protect against loss.
Step 5:
Stay consistent and disciplined

Dollar-cost averaging does not assure a profit or protect against loss in declining markets.
Position your investments in a way that can help reduce your taxes

Ameriprise Financial and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation.
Potential funding sources

- Percentage of each pay raise
- Bonuses
- Tax refunds
- Money freed up from paying off a loan
- Cash gifts
Achieving your goals
Buying a home

Analyzing costs
• Down payment
• Mortgage payment
• Renovations and maintenance
• Insurance
• Taxes
Your workplace benefits

Employee benefits information has been provided by <name of company>. All information in this seminar is subject to the provisions of your benefit plan document. If there is a conflict, the plan document governs.
Your visible paycheck

Employee benefits information have been provided by <company name>. All information in this seminar is subject to the provisions of your benefit plan document. If there is a conflict, the plan document governs.
Your hidden paycheck

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Employee benefits information have been provided by <company name>. All information in this seminar is subject to the provisions of your benefit plan document. If there is a conflict, the plan document governs.
Insurance coverage

Health
Life
Disability
Long-term care

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Spending accounts

Flexible spending accounts (FSAs)
Health savings accounts (HSAs)
Health reimbursement arrangement
Financial planning benefit, subsidy or preferred pricing

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Work/life balance

- Personal and financial wellness programs
- Child care and education funding
- Product and service discount alliances
- Transportation and other subsidies

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Ameriprise Financial

Founded in 1894.

Ameriprise Financial is America’s leader in financial planning.\(^1\)

More than 2 million individual, business and institutional clients.\(^2\)

Ameriprise Financial has more than $750 billion in assets under management and administration.\(^3\)

Ameriprise Financial maintains leadership positions in each of its four core business segments: Advice & Wealth Management, Asset Management, Annuities and Protection.\(^4\)

Never taken a bailout.

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1 Ameriprise helped pioneer the financial planning process more than 30 years ago. We have more CERTIFIED FINANCIAL PLANNERTM professionals than any other company in the U.S. based on data by the Certified Financial Planner Board of Standards, Inc., as of Dec. 31, 2015.

2 Company data as of May 1, 2016.

3 Company reports as of Q4 2015. No. 8 variable universal life insurance provider (total assets): LIMRA International, Q4 2015. No. 10 variable annuity provider, LIMRA International, Q4 2015

4 No. 1 financial planning firm in the U.S.: Ameriprise helped pioneer the financial planning process more than 30 years ago. We have more CERTIFIED FINANCIAL PLANNER™ professionals than any other company, as documented by the CFP Board of Standards, Inc., as of Dec. 31, 2015. There is no guarantee that you will work with an advisor with a CFP® certification. No. 4 mutual fund advisory program in assets: Cerulli Edge – data as of Q1 2016. No. 5 branded advisor force in the U.S.: Company
Complimentary Initial Consultation

Beforehand, take the 3-Minute Confident Retirement® check

Map out your journey using the Confident Retirement approach

Tell me about what’s important to you

Learn about how I work with clients

Determine if we’re a good match

The initial consultation provides an overview of financial planning concepts. You will not receive written analysis and/or recommendations.
Important information

This presentation is being provided only as a general source of information and is not intended to be the primary basis for investment decisions. It should not be construed as advice designed to meet the particular needs of an individual investor. Please seek the advice of a financial advisor regarding your particular financial concerns.

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Diversification can help protect against certain investment risks, but does not assure a profit or protect against loss.

The Confident Retirement approach is not a guarantee of future financial results.

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Thank you.

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