



Are You Undercutting Your Efforts to Build Wealth?

How some households are hurting their retirement.

Good money habits can help you as you save and invest for the future. Bad habits can leave you treading water (or underwater) financially. Here are some to avoid.

Not saving enough. Instead of paying themselves first, some families pay others first. Dollars they could save and invest are instead spent on consumer goods and services they don't need. Money that could be saved and invested for tomorrow is spent today.

Carrying too much debt. Every effort should be made to reduce the size of credit card bills, student loans, and other consumer debts that risk siphoning money away from the pursuit of your long-range financial objectives.

Investing too conservatively. Equity investments offer the potential for double-digit returns when the markets perform well. From 1951-2016, the average yearly price return of the S&P 500 was 7.4%, and roughly every fifth year saw a gain of 23.5% or more.¹ Fixed-income investments are frequently dependent on interest rates (which are currently very low). Accepting some risk may give an investor a chance for greater reward.

Please remember that investing in equities involves risks, including the complete loss of principal. This appropriate mix of equity and fixed income investments is dependent on your specific situation and should be discussed with a financial advisor.

These subtle factors may slow your wealth-building momentum. Why not see where you stand today and gauge the potential positive impact that can come from paying yourself first and adjusting the way you invest?

The Standard & Poor's 500 Index is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 is an unmanaged index which cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment. Past performance is no guarantee of future results.

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. LPL Financial Representatives offer access to [Trust Services through The Private Trust Company N.A.], an affiliate of LPL Financial. To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial is not an affiliate of and makes no representation with respect to such entity.

Not FDIC or NCUA/NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured by any Government Agency		Not a Bank/Credit Union Deposit

¹usatoday.com/story/money/markets/2017/01/06/what-does-2017-hold-for-the-sp-500-hereswhy-thats-the-wrong-question/96032846/ [1/6/17]