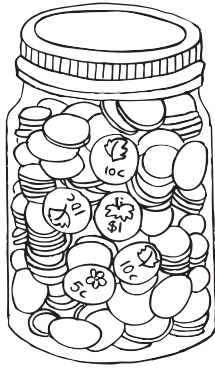


HOW TO BE FINANCIALLY INDEPENDENT IN YOUR OLD AGE

Having a good financial plan will help you get there. You go through various life stages that determine your financial needs. It is important to anticipate several events or factors in order to prepare for whatever each stage demands.

The life choices and decisions you make have an enormous impact on your financial security throughout your life span. Unplanned life events can alter the course of your plans and economic status.

SAVING HABITS



Glass jar



Bank book

Put your coins into a glass jar at the end of each day and deposit this money in the bank every month.