

7 Financial Spring Cleaning Tips

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1. Update your beneficiaries.

Review beneficiary selections to reflect recent changes to your family.

2. Review your life and DI coverage.

Do you have enough life and disability income insurance for your family to maintain their current lifestyle?

3. Consider consolidating your 401(k) accounts.

Do you have plans from previous jobs?

Talk to your financial professional about the fees and funds for each account as it may be appropriate for you to consider rolling assets into a 401(k) or Individual Retirement Account (IRA) that you already own or into a new account.

4. Retirement check.

Recent studies indicate you'll need 70 to 80 percent of your current annual income in retirement.

Are you saving enough?

5. Tune up your retirement plan.

Talk to your financial professional about rebalancing your investments to align with your risk tolerance, which may change as you age.

6. Give your budget a fresh look.

Plan for events like college savings or retirement.

7. Review your special needs.

Update your letter of intent and provide crucial information future caregivers will need.

Start your financial spring cleaning!

Talk with a financial professional to get started.

[Disclosures shown on the screen]

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Guarantees are based upon the claims-paying ability of the issuer.

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Issuers not licensed to conduct business in NY.

Disability income insurance is not available in CA.

Clients should consult their financial professional on all tax matters.

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