

10 Questions To Help Build Financial Security

(NAPSA)—In protecting your livelihood from certain risks, or building the financial resources needed to live your life as you wish, there are questions to consider—but it's just as important to know which questions to ask.

The financial experts at Massachusetts Mutual Life Insurance Company (MassMutual) offer these questions to help consumers take financial steps to help protect what's important to them, while also positioning them to help fulfill longer-term aspirations. Now is an ideal time to ask yourself these questions:

1. What is important to me?

Before even thinking about the right financial products for your needs, you should clarify what's truly important to you—the people you care about, the aspirations you have, the things you want to protect and the support you'd like to give to others.

2. Who depends on me today and who might depend on me tomorrow?

While spouses and children are commonly thought of as the most obvious dependents, there can be others—for example, parents, in-laws or siblings—who, due to age, disability or other circumstances, may be unable to care for themselves.

3. Who is providing for my dependents now?

Is there someone who provides nonfinancial, but invaluable, support? It's important to account for all the people who provide essential financial or nonfinancial support to your dependents.

4. What risks have I overlooked or not fully considered?

Be sure to think broadly about the financial risks you face today or may face in the future.

5. Are my plans flexible enough?

When speaking with your financial professional, ask about flexible solutions that can be altered as events in your life unfold.



Because your financial needs can change over time, it's important for your long-term plans to be flexible.

6. How do I pick the right financial professional?

Work with someone who is not only competent, but also inspires your trust and confidence. The best financial professionals are good listeners who seek to fully understand your circumstances and financial objectives before ever proposing possible solutions.

7. How do I pick the right financial services company?

In many cases, their products will be used to address financial needs and objectives that last for decades, if not a lifetime, so it is important to select a company with high financial strength ratings.

8. What if I already have a plan?

That's great. However, even the best financial strategies should be revisited and updated regularly—generally at least once a year.

9. What's the downside of putting this all off?

By putting it off, we expose ourselves and our families to unnecessary risks and lost opportunities.

10. So what am I waiting for?

Remember, perhaps the greatest risk of all is the risk of doing nothing.

MassMutual offers an interactive online resource aimed at helping consumers gain greater insight into the insurance and financial needs associated with their current lifestyle, as well as their future goals and aspirations. To use this interactive tool, visit www.massmutual.com/GetThere.