

FINANCIAL FITNESS

Positive Change For The New Year



(NAPSA)—While any time of year can be the right time to assess your financial fitness, many find the new year is an excellent time to take stock of their financial status, drop old habits and cultivate new ones.

The good news is that financial fitness is a goal that's very attainable. If you're serious about making your financial future more secure, here are some helpful tips:

Set Goals And Have A Plan

To make a life change, you need more than a decision. You need a plan. A plan is the guide to put your decision into action so that you can reach your goal. Learning how to set goals takes practice, but according to the 2011 Stick With It study by Northwestern Mutual, the No. 1 strategy that works is "setting small interim goals."

Talk To A Professional

An experienced financial professional can help you build a comprehensive plan and help manage personal asset protection and growth.

Save For Retirement

Saving for retirement needs to become a priority instead of an afterthought. Contribute as much as you can to your employer's 401(k) plan, individual retirement accounts and special retirement

accounts—even if you are a long way from retirement age. Your older self will thank you.

Consider Your Longevity

Are you prepared to live into your 80s, 90s or beyond? Life and long-term care solutions can play a crucial role in planning, particularly as people grapple with the challenges of managing longevity in retirement.

Check out a Lifespan Calculator (lifespancalc.com) for a glimpse into your potential future.

Think About Your Risks

You've worked hard to build a solid financial footing for yourself and your family, so it needs to be protected. Accidents and disasters can (and do) happen, and if you aren't adequately protected, it could leave you in financial ruin.

Financial success is not an accident. It begins with a well-conceived plan. You and your family can achieve more in 2013 with a disciplined plan of action.

By putting a plan in place and taking steps to attain specific goals, you can set yourself on a path for a more productive new year and a more secure financial future.

To learn more or use the Lifespan Calculator, visit www.northwesternmutual.com.