

FALL IN LOVE WITH FINANCIAL WELLNESS

The air is getting cooler, and our last newsletter installment for the year is finally here! Cozy up for some helpful tips to help you on your path to Financial Wellness.



ARE YOU READY TO (EN)ROLL?

With the year winding down, Open Enrollment season is nearly upon us again. Although your retirement plan offers many opportunities to enroll throughout the year, many of your other employee benefits may require action on your part soon. You may need to make choices about your Health Plan or other perks of your employment, so keep an eye out for correspondence from your company's Human Resources Department. And while benefits are on your mind, check in on your Retirement Account. You may want to increase your contribution amount, update your Beneficiary Designation, or make other changes to prepare you for all of the seasons still ahead.

YOU CAN'T TAKE IT WITH YOU... OR CAN YOU?



The full library of resources and functionality that BPAS University offers online is now available in the palm of your hand. With the BPAS U app, you can learn more about retirement planning, access informational videos, use interactive calculators, and more while you're on the go!



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INVESTING DOESN'T HAVE TO BE SPOOKY.

Are you an old pro when it comes to investing, or a bit newer to the game? For many of us, the idea of investing might seem intimidating at first. With so many categories of funds available within your Retirement Account, and the changeability of the markets, making the decision to get started might just be the hardest part. An important first step is finding out your risk tolerance, which you can easily do at BPAS U. Next, decide whether you'd like to choose your asset allocation, or a balanced fund that will diversify for you. Finally, choose how much you'd like to set aside from your paycheck, and make your designations within your account. You can always change the funds or investment amount later, if you choose to. For a few more hints on how to avoid some common pitfalls of investing, see our recent video, Investing: Choose Success, Not Stress.

<https://u.bpas.com/investing-pick-success-not-stress/>