10 Financial Questions

NURSES & HEALTHCARE PROFESSIONALS SHOULD BE ASKING

1 Am I making the most of my 403(b), 457(b)& pension benefits?

Having benefits and understanding how to use them are two different things.

- ☐ Healthcare workers might have multiple retirement plans accessible to them.
- ☐ Are you aware of the benefits you currently hold?
- ☐ Do you know the amount you are putting in?
- ☐ Do you grasp how the various components might interact?
- ☐ Are you reviewing these choices as your earnings and professional path evolve?

2 Am I saving enough for the retirement I actually want?

"I'm saving for retirement" & "I'm on track" aren't necessarily the same thing.

- ☐ What does retirement look like to you?
- ☐ When would you ideally like to stop working?
- ☐ What kind of lifestyle do you envision?
- ☐ Your target is personal, so your savings strategy should be too.

3 Do I have enough to retire on my own terms –*without running out of money?* *This is "The Big Question".*

- ☐ How much income will I realistically need?
- ☐ Where will that income come from?
- ☐ How long does my money need to last?
- ☐ Are my savings, investments, pension and other income sources working together?
- ☐ Retirement isn't just about reaching a number. It's about having the confidence & flexibility to retire on your terms.

4 Should I pay down debt or save more for retirement?

It's rarely as simple as "debt is bad" or "save everything."

- ☐ Student loans, mortgages and other debt compete with long-term savings.
- ☐ People often ask, "Which one should I do first?"
- ☐ The answer depends on the type of debt, interest rates, available benefits, goals & timeline.
- ☐ Sometimes the right answer is a balance.

5 Are my investments right for where I am in my career?

Your financial life changes, your investment strategy may need to change with it.

- ☐ Early-career priorities may look very different from someone approaching retirement.
- ☐ Risk tolerance is only part of the conversation.
- ☐ Time horizon & goals matter.
- ☐ Don't assume choices made years ago are still appropriate today.

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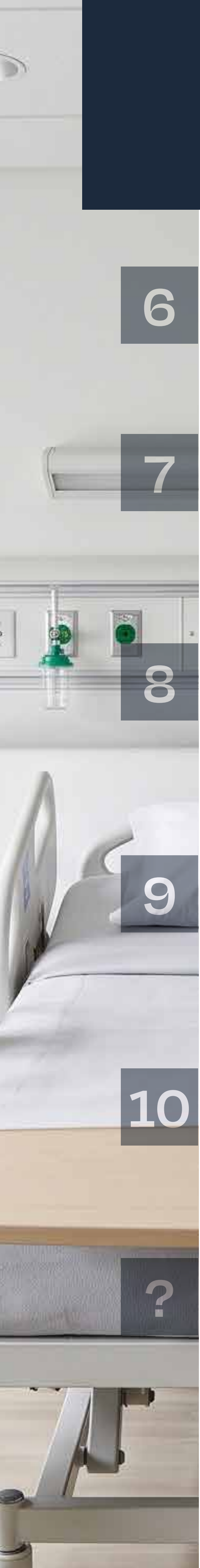

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6 Am I thinking about taxes year-round –not just in April?

Taxes aren't only a tax-return issue.

- ☐ Financial decisions throughout the year can have tax implications.
- ☐ Retirement contributions, investments & other planning decisions can intersect with taxes.
- ☐ Tax planning should be considered alongside the rest of the financial plan.

7 What happens to my finances when I change jobs or health systems?

A career move is also a financial event.

- ☐ What should I consider with retirement accounts from previous employers?
- ☐ How do my new retirement plan & benefits compare?
- ☐ Are there changes to employer contributions, pension benefits or insurance?
- ☐ Does a change in income affect how much I should be saving?
- ☐ A career transition can be a good time to review the whole financial picture.

8 Am I financially prepared for the unexpected?

A good financial plan isn't only about retirement.

- ☐ Emergency savings.
- ☐ Protecting income.
- ☐ Family responsibilities.
- ☐ Unexpected expenses or changes in employment.
- ☐ Ask: "If something changed tomorrow, how financially prepared would I be?"

9 Do my retirement, investments, taxes, & debt work together?

These aren't separate financial decisions.

- ☐ What you do in one area can affect another.
- ☐ Retirement decisions can affect taxes.
- ☐ Debt affects your ability to save.
- ☐ Investments should support your goals & timeline.
- ☐ The objective is to get everything pulling in the same direction.

10 Do I have someone I can turn to with a financial question?

You don't have to figure everything out alone.

- ☐ Financial questions don't always arrive at convenient times.
- ☐ Sometimes people simply need someone who can help them underst& their options.
- ☐ Fathom's role is to help clients make sense of the bigger picture & make informed decisions as their lives change.

? Questions? *Let's talk about life beyond the shift.*

At Fathom Financial Partners, we help you look at the whole picture, underst& your options, & make informed decisions that support what matters most to you. If one of these questions made you stop & think, start the conversation. We'll help you explore the answers & find a path forward that fits your goals & priorities.

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