



Put your compensation to work

Your total compensation comprises a visible paycheck — your salary or wages, and a hidden paycheck — benefits you receive such as health and life insurance, retirement plans and transportation subsidies.

This self-assessment can help you identify gaps in benefits participation to ensure you're putting your compensation to work now for a brilliant future.

My visible paycheck		YES	NO
1	I understand my compensation package, including wages, bonuses, profit sharing and equity compensation.	<input type="radio"/>	<input type="radio"/>
2	I've mapped out my essential monthly expenses: housing, food, payments, insurance, taxes and utilities.	<input type="radio"/>	<input type="radio"/>
3	I know when recurring bills are due and pay them on time to avoid late fees.	<input type="radio"/>	<input type="radio"/>
4	I plan for discretionary expenses such as; dining out, clothing and vacations.	<input type="radio"/>	<input type="radio"/>
5	I have established an emergency fund and maintain an appropriate balance. (Tip: Consider having 3–6 months worth of living expenses in reserve.)	<input type="radio"/>	<input type="radio"/>
6	I save a set amount of money each month to invest for long-term financial goals.	<input type="radio"/>	<input type="radio"/>

My hidden paycheck		YES	NO
1	I am enrolled in my company's retirement plan and assess my contribution amount each year.	<input type="radio"/>	<input type="radio"/>
2	I review my benefits options annually during open enrollment (and compare to my spouse's employer's plan, if applicable), to select the best option.	<input type="radio"/>	<input type="radio"/>
3	I am confident in my selections for disability and life insurance.	<input type="radio"/>	<input type="radio"/>
4	I've explored additional company benefits such as tax-advantaged savings accounts and employee assistance programs.	<input type="radio"/>	<input type="radio"/>

For employees over 50 years old:

5	I know I can visit ssa.gov to calculate my estimated Social Security retirement benefits amount.	<input type="radio"/>	<input type="radio"/>
6	I know about annual catch up contributions.	<input type="radio"/>	<input type="radio"/>

See next page for results.

Are you putting your visible and hidden paychecks to work?

Count the number of “yes” answers to rate your benefits participation level.

If you're 50 or older, increase the score ranges by 2 “yes” answers.

0-4 “yes” answers



Getting started — You may not yet be taking full advantage of your company's benefits plan, including financial wellness. Your dedicated financial wellness provider can help.

4-8 “yes” answers



Room for improvement — It's a good time to revisit your benefits options and identify or update personal financial goals before making your selections. Your dedicated financial wellness provider can help.

8-10 “yes” answers



Nice work — You're planning for your future by fully participating in your company's benefits plan, putting your compensation to work. Your dedicated financial wellness provider can help you track your progress.

It's not too late to start. Find out more about how benefits selection can help you plan for a brilliant future. Contact your Ameriprise financial wellness provider today.