

HOW TO PLAN SMART FOR YOUR FUTURE

When you were in your teens, you looked up to the twenty-somethings who seemed to have everything figured out: a budding career, a hot date, and enough cash that allowed them to party every night. You held on to this mental image, thinking that when you get to your twenties you can finally do whatever you want, unfazed by what the future may bring.

But now that you're getting older, you realize how quickly time passes and you're still not quite there yet. And you know what? That's okay. What matters is you are doing your best to get to where you want to be. That's where planning for your future the smart way comes in handy. At whatever age you may be, the goal is to be confident enough to say that you're in a secure position to live worry-free.

Here are some things that may help you secure your future the smart way:

1. Identify your goals and hold on to them

Before doing or pursuing anything, have a clear vision of what you want to achieve. It's always helpful to know where you intend to go before taking the first step in any venture. Whether it's about gunning for a promotion or putting up a business, you have to determine what your goals are and hold on to them especially when confronted with adversity.



2. Don't be afraid of change

Change is inevitable. As you grow older, you'll find that your priorities and perspectives will evolve, and that's normal. Embrace the change and keep in mind that they are monumental to your development. So long as you exert the same drive and passion, you should be able to roll with the punches and succeed no matter where life takes you.

3. Foresight is your greatest weapon

Foresight is always critical to any decision, no matter how big or small. By exploring all possible scenarios and having a long-term perspective of

things, you are able to plan better and influence your actions to get to your desired outcome. Anticipating how future events may unfold can give you a clear direction on how you should live at present.



4. Go for long-term happiness

There's no denying that we live in the age of instant gratification. While these instant bouts of pleasure may seem fulfilling at first glance, always remember that long-term happiness is more worth your while. Before giving in to impulse, whether it be reaching for another slice of pizza or purchasing your 100th pair of shoes, hold back and reflect if these urges will make you happy in the long run.

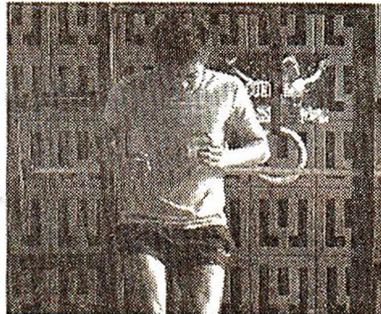
5. Take care of yourself

It may sting a little for you to hear this, but you're not getting any younger. The daily fast food diet you enjoyed or that stick of cigarette you think you needed won't do your body any good. Staying healthy and achieving overall wellness is important now more than ever. Learn to integrate healthy foods in your diet and exercise once in a while to be in tip top shape. Not only will your body thank you for it, you will also be able to continue doing the things you love. Learn the art of balance. Making sure that you're not getting too much or too little of anything is key in not feeling deprived or over satiating yourself.



6. Get your priorities straight

There's nothing wrong with living life to the fullest; after all, you only have one life to live so might as well make the most of it right? But before making more #YOLO decisions and experiences, make sure you have your priorities in tow. Ask yourself if those life experiences will bring you closer to your goal. If not then maybe you should rethink if it's worth it. You might want to invest for the future, study abroad, or even put up a business instead. Whatever your priorities are, plan ahead and live your life without losing sight of those goals. That way, you are able to truly make the most of what life has to offer without overextending yourself.



7. Protect yourself and your loved ones

What better way to live your life worry-free than securing yourself and your loved ones for the future. With the right insurance products, you have peace of mind that your future family can live the life you want them to have, even after you retire or something untoward happens. With easily accessible tools that can help you plan ahead, such as Philam Life's Financial Needs Calculator, you can be one step ahead to a secure future.

Find out how you can be one step ahead today by discovering your financial needs. Check out Philam Life's Financial Needs Calculator at philamlife.com!

