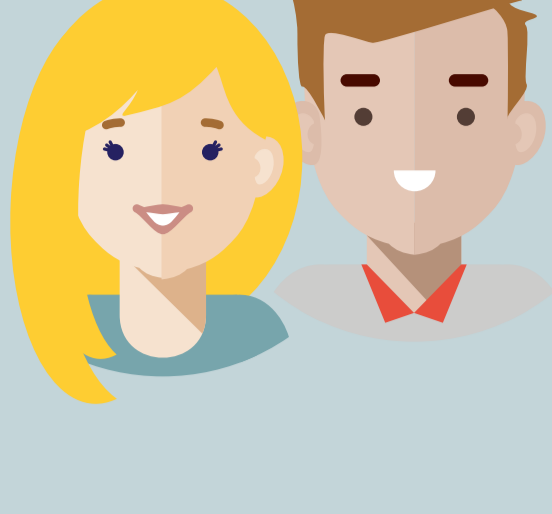


Financial Lives Have Changed

Financial advice, policies, and products should too.



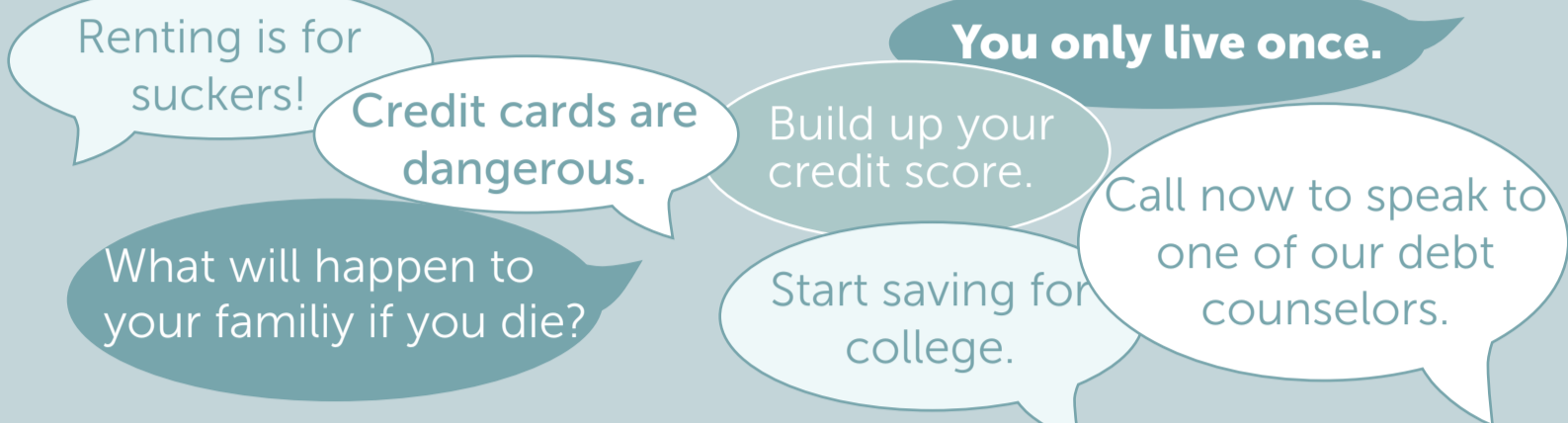
Meet

Amy and Chris.

They want to end up better off than they started, and give their kids a boost, too.

They have **GOALS** *Dream Vacation*
Send the kids to college **Buy a home**
Financial stability
RETIREMENT *Climb the ladder*

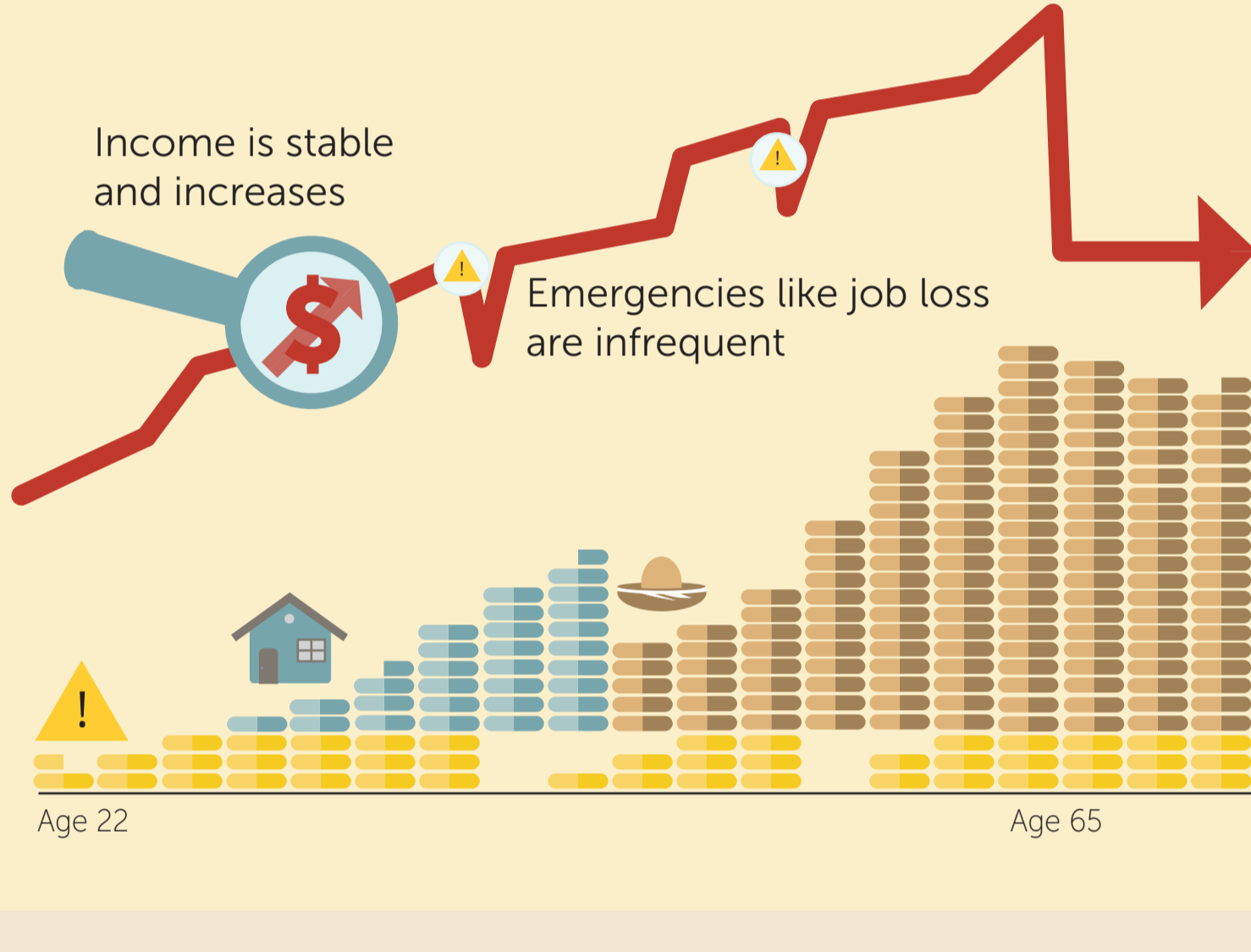
They get plenty of **ADVICE**



And there are lots of **PROGRAMS & PRODUCTS**

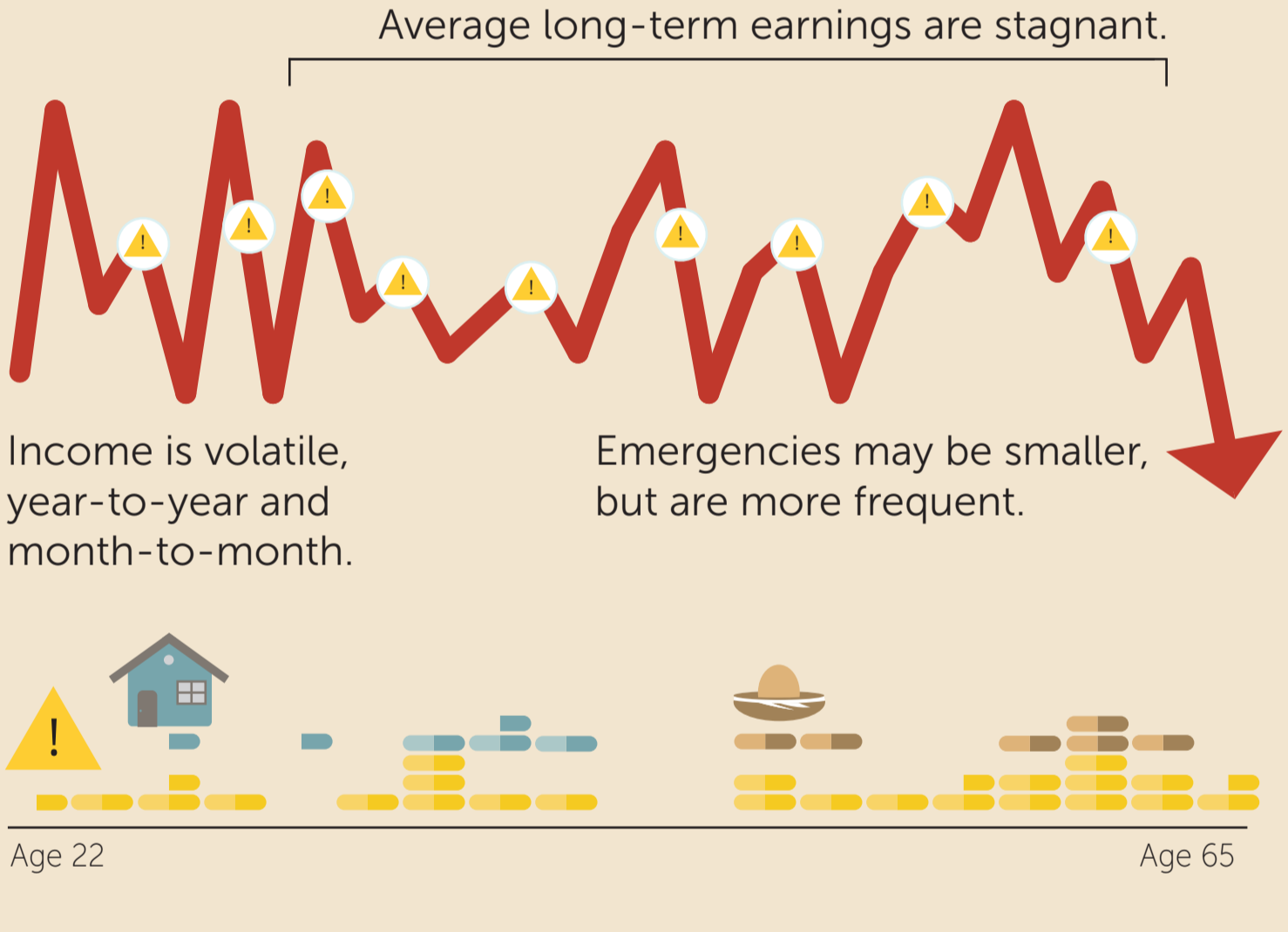


It's confusing. To make matters worse, most of the advice, programs, and products were designed for households with financial lives that look like this:



But since the 1970s

more US households have financial lives like this:



For Amy and Chris and the millions of US households like them, it's hard to know what to do:



Amy and Chris need products, programs, and policies that meet them where they are, like:

- >> Products and policies that help families achieve income stability month-to-month and year-to-year, and not just over a lifetime.
- >> Products that balance long-term commitment and flexibility to address short-term emergencies.
- >> Better advice, and better ways to deliver advice, on how to meet the financial challenges that families actually face.
- >> Lower cost short-term credit products so that illiquidity doesn't turn into insolvency.
- >> Benefits eligibility rules that take into account income volatility.