

FALL EDITION | Brought to you by the new IRIS tool at Chase.com

# SOLUTIONS FOR LIFE

Stay one step ahead of your finances—and your life—  
with essential advice and tools you can use this season.

HEALTH	HOME	WORK
<div data-bbox="288 938 427 1079" data-label="Image"> </div> <div data-bbox="319 1140 399 1171" data-label="Section-Header"> <p><b>DO IT:</b></p> </div> <div data-bbox="135 1186 579 1314" data-label="Text"> <p>The end of year is “use it or lose it” time for Flexible Spending Accounts. Assess your family’s health needs, whether Dad needs new <b>eyeglasses</b> or your daughter needs <b>braces</b>, and make sure you take advantage of every available dollar.</p> </div> <div data-bbox="243 1369 475 1400" data-label="Section-Header"> <p><b>CHASE CAN HELP:</b></p> </div> <div data-bbox="135 1413 579 1518" data-label="Text"> <p>The Budget Planning tool from IRIS at chase.com helps you better understand how you’re spending across all categories throughout the year, so you can set more realistic FSA goals moving forward.</p> </div> <div data-bbox="269 1570 447 1602" data-label="Section-Header"> <p><b>INVEST NOW:</b></p> </div> <div data-bbox="135 1617 579 1719" data-label="Text"> <p>If you may lose money on your FSA—or if you’ve already met your yearly health insurance deductible—save now by moving up an <b>elective procedure</b> you may have been planning for next year.</p> </div> <div data-bbox="227 1772 489 1803" data-label="Section-Header"> <p><b>WHILE YOU’RE AT IT:</b></p> </div> <div data-bbox="135 1818 579 1921" data-label="Text"> <p>Since first aid-related purchases are often FSA-eligible, now is the perfect time to make sure emergency kits in the house, car, and office are ready for action.</p> </div>	<div data-bbox="808 951 947 1092" data-label="Image"> </div> <div data-bbox="838 1155 920 1186" data-label="Section-Header"> <p><b>DO IT:</b></p> </div> <div data-bbox="656 1201 1100 1278" data-label="Text"> <p>Check your mortgage rate. If rates have fallen since you originally took out the loan, you may be able to refinance and get a better deal.</p> </div> <div data-bbox="762 1367 996 1398" data-label="Section-Header"> <p><b>CHASE CAN HELP:</b></p> </div> <div data-bbox="656 1413 1100 1518" data-label="Text"> <p>The IRIS Refinancing Guide at chase.com takes you through the process step by step. You’ll also find valuable tools, calculators, and printable checklists to personalize your experience.</p> </div> <div data-bbox="789 1570 968 1602" data-label="Section-Header"> <p><b>INVEST NOW:</b></p> </div> <div data-bbox="656 1617 1100 1719" data-label="Text"> <p>With new models hitting the floor, last year’s <b>large appliances</b> are now on sale. The price is also right on outdoor essentials like <b>grills and lawn mowers</b>, so get a head start for next summer.</p> </div> <div data-bbox="748 1772 1010 1803" data-label="Section-Header"> <p><b>WHILE YOU’RE AT IT:</b></p> </div> <div data-bbox="656 1818 1100 1921" data-label="Text"> <p>New tax laws offer credits for <b>energy-efficient home improvements</b> including some appliances. Look into what needs greening in your home and see if your purchase qualifies.</p> </div>	<div data-bbox="1321 951 1459 1092" data-label="Image"> </div> <div data-bbox="1357 1155 1442 1186" data-label="Section-Header"> <p><b>DO IT:</b></p> </div> <div data-bbox="1175 1201 1637 1253" data-label="Text"> <p>Follow your kids’ example and start brown-bagging your lunch.</p> </div> <div data-bbox="1279 1367 1525 1398" data-label="Section-Header"> <p><b>CHASE CAN HELP:</b></p> </div> <div data-bbox="1175 1413 1642 1493" data-label="Text"> <p>Seeing is believing! Plug your daily expense into the IRIS Lunch Savings Calculator at chase.com and see how this simple change can add up to big savings.</p> </div> <div data-bbox="1307 1570 1498 1602" data-label="Section-Header"> <p><b>INVEST NOW:</b></p> </div> <div data-bbox="1175 1617 1642 1719" data-label="Text"> <p>Take advantage of the season’s sales on <b>cookware</b> and refresh your kitchen with tools that can help you make easier (and oftentimes healthier) lunches for work.</p> </div> <div data-bbox="1265 1772 1543 1803" data-label="Section-Header"> <p><b>WHILE YOU’RE AT IT:</b></p> </div> <div data-bbox="1175 1818 1642 1898" data-label="Text"> <p>If possible, try to incorporate more <b>wash-and-wear items into your business wardrobe</b> to cut back on dry-cleaning costs.</p> </div>



HOLIDAYS	FAMILY
<div data-bbox="256 953 395 1092" data-label="Image"> </div> <p data-bbox="288 1157 364 1188"><b>DO IT:</b></p> <p data-bbox="105 1205 545 1281">Create a budget to control your spending. Organize your expenditures while shopping by consolidating all your holiday purchases onto one credit card.</p> <p data-bbox="211 1371 440 1402"><b>CHASE CAN HELP:</b></p> <p data-bbox="105 1419 545 1495">Choose a Chase Rewards card that offers additional benefits suited to your lifestyle, including Cash Back, travel, merchandise, and more.</p> <p data-bbox="239 1577 413 1608"><b>INVEST NOW:</b></p> <p data-bbox="105 1625 545 1726">Start booking <b>airfare, hotel rooms, and rental cars</b> in October for your December holiday travel. Get a jump-start and possibly an early-bird deal now; prices may skyrocket closer to the holidays.</p> <p data-bbox="197 1780 454 1812"><b>WHILE YOU'RE AT IT:</b></p> <p data-bbox="105 1829 545 1904">Buy hostess gifts such as wine or chocolates in bulk now to avoid scrambling—and overspending—at the last minute.</p>	<div data-bbox="777 963 916 1102" data-label="Image"> </div> <p data-bbox="808 1157 885 1188"><b>DO IT:</b></p> <p data-bbox="626 1205 1065 1306">As you elect medical and dental benefits for the next year, take the extra time to review your life and/or disability insurance policies. Make sure that your coverage reflects your family's current lifestyle.</p> <p data-bbox="732 1371 961 1402"><b>CHASE CAN HELP:</b></p> <p data-bbox="626 1419 1065 1520">The IRIS tool at <a href="http://chase.com">chase.com</a> puts your complete financial life at your fingertips so you can quickly and easily assess your family's day-to-day needs today and tomorrow.</p> <p data-bbox="760 1577 933 1608"><b>INVEST NOW:</b></p> <p data-bbox="626 1625 1065 1701">Fall is traditionally prime time to buy a new <b>car</b>. Act early to get the best selection from last year's inventory.</p> <p data-bbox="718 1780 975 1812"><b>WHILE YOU'RE AT IT:</b></p> <p data-bbox="626 1829 1065 1950">Consider donating your used automobile to a family-friendly charity such as Kars for Kids, Boy Scouts of America, or United Way. The tax deduction is small potatoes compared to the difference your contribution will make in someone's life.</p>

Take advantage of the **new IRIS tool** from Chase to help manage your financial success—visit [chase.com](http://chase.com) today! Plus, get more spend-smart, live-easy solutions at [realsimple.com/](http://realsimple.com/) [chasesolutionsforlife.com](http://chasesolutionsforlife.com).

