

# Brave Conversations on Personal Retirement



Investing

## Goals-Based Investing

Motivate saving by aligning to goals.

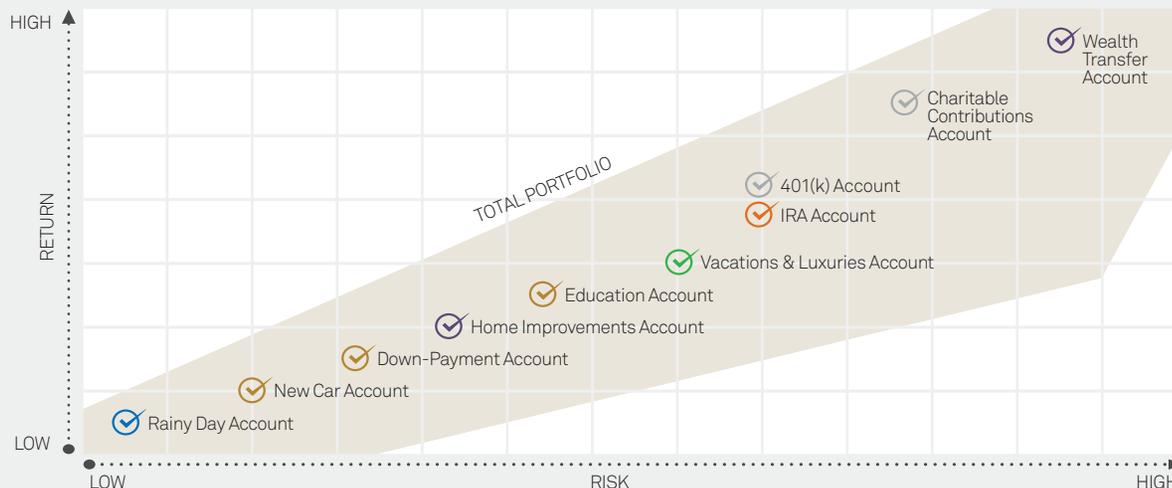
### What are goals-based accounts?

Goals-based investing dedicates separate accounts to specific goals. Each goals-based account has its own risk/reward allocation based upon importance and immediacy. They aggregate to form one's total investment and income portfolio.

### Examples of goals-based portfolios

- ✓ New Car Account
- ✓ 401(k) Account
- ✓ IRA Account
- ✓ Rainy Day Account
- ✓ Wealth Transfer Account
- ✓ Down-Payment Account
- ✓ Vacations & Luxuries Account
- ✓ Education Account
- ✓ Home Improvements Account
- ✓ Charitable Contributions Account

### Goals-based portfolios aggregate to create the total portfolio



For illustrative purposes only and does not represent the results of any investment.

Goals are shown as examples. Individuals will have their own goals and assign risk and return objectives suited to their unique situation.

## Why Should You Care?

Saving can be difficult to prioritize in the face of life's daily events.

*Dedicated savings goals are easier to visualize and accomplish — providing motivation for success.*

## What's the Good News?

- See your progress. Focusing on your goals and forming healthy savings habits provides additional motivation to save.
- It can be easy. You don't need a lot of accounts, just enough to instill savings discipline and motivation.
- Saving in these accounts is even easier when funded through payroll deduction and automatic account transfers.

Not FDIC-Insured. Not Bank-Guaranteed. May Lose Value.

Take Action! ▶▶▶

# Take Action!

- Define your goals**  
Identify your key savings goals for the near, middle and long term, including your retirement goal.
- Set amounts**  
Decide when and how much money you will need from each account — this becomes the goal. (These can be close approximations to get started.)
- Create your investing plan**  
Work with your advisor to set up an investment account and portfolio for each goal.

- Check your progress**  
With your advisor, review and rebalance your investment accounts individually and in aggregate to see how you are tracking to your goals and your total portfolio.
- Stay on track**  
Keep your goals in mind and contribute regularly to your accounts.



Because many investors will spend around 30 years in retirement, now is the time for you and your financial professional to plan for your future. This will be the time when pressures and responsibilities that once filled your days will diminish and you'll have more time to focus on you.



## We believe

To achieve the retirement you desire, first **target an outcome** and then work with your financial advisor to **develop a financial plan**. Discuss the four interconnected financial behaviors — earning, spending, investing and insuring — because they will greatly impact your plan.

**This information is general in nature and is not intended to constitute tax advice. Please consult your own legal or tax advisor for more detailed information on tax issues and advice as they relate to your specific situation. There are fees, expenses, taxes and penalties associated with IRAs.**

BNY Mellon Investment Management is one of the world's leading investment management organizations, and one of the top U.S. wealth managers, encompassing BNY Mellon's affiliated investment management firms, wealth management services and global distribution companies. BNY Mellon is the corporate brand of The Bank of New York Mellon Corporation.

This material has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular investment, strategy, investment manager or account arrangement. Information contained herein has been obtained from sources believed to be reliable, but not guaranteed. Please consult a legal, tax or investment advisor in order to determine whether an investment product or service is appropriate for a particular situation. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission. The Dreyfus Corporation and MBSC Securities Corporation are companies of BNY Mellon. © 2017 **MBSC Securities Corporation**, Distributor, 225 Liberty Street, 19th Fl., New York, NY 10281.