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

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.

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.

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.
**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.

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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.

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**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.

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