

## VISUALIZE YOUR FUTURE

Achieving your vision for the future requires planning – that's where we can help.

No matter where you are in life, you have probably thought about what you might like to do with your future. In your 20s and 30s, it was about paying down student loans, buying a new home, and starting to save for the future. Later, your goals probably grew as your income grew or as your family grew. And finally, you will think about what to do with the next stage of your life after you stop working full time. Building this vision of your future takes planning and preparation but it does not have to be daunting. We can help you get started today.

### STARTING THE PLANNING PROCESS



GOALS



RESOURCES



RISK



RESULTS

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**RAYMOND JAMES®**



### **THE FIRST STEP: IDENTIFY YOUR GOALS**

Here's the fun part. Working with your financial advisor, outline your goals for the future. You might want to begin with the basics, like paying for essential expenses (the things you will need) such as housing and healthcare. Next list the goals that represent what you want to achieve, like travel, paying for grandkids' education, leaving something to charity, a second home. At this point, you should think big. As you list your goals, your advisor will help you think through some important questions like "How much will that cost?" "Is this a one-time goal or do I want to repeat it?" and on a scale from one to 10, "How important is that goal compared to my other goals?"



### **MATCHING RESOURCES**

Once you have identified and prioritized your goals, the next step is to list your resources. This includes all of the income and assets that form the foundation of your plan. Doing so will help determine how close you are to reaching your goals. Some examples include Social Security, bank accounts, CDs, investment accounts, retirement accounts, real estate, insurance plans, etc. You don't need a lot of detail to get started, but the more information we document in the plan, the better.



### **YOU AND THE MARKET**

Investing in the financial markets has been daunting over the past several years, adversely affecting many people's decisions to stay in the market, but understanding how the markets work and your willingness to take risk is the key to a successful plan. Your advisor can help explain the markets' cycles and identify what might cause you to rethink your long-term investment strategy, as well as use Goal Planning & Monitoring software to help you understand your tolerance for risk.

For example, think about your friends and rate them on a scale of one to 100 with one being "I don't like any risk" and 100 being "bring it on!" Where do you think you would fall on that same scale? That score can be very helpful in identifying your overall risk tolerance and, when matched with a model in the tool, can illustrate what might happen to the same portfolio during down periods in the market.

The goal is to better understand what you can tolerate seeing as a "loss" in your portfolio before you want to make changes to your plan. Remember your goals are long-term so your investment strategy must be the same. Understanding your tolerance for loss can help your advisor design a portfolio to manage risk and keep you on target to reach your goals.

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## GETTING RESULTS

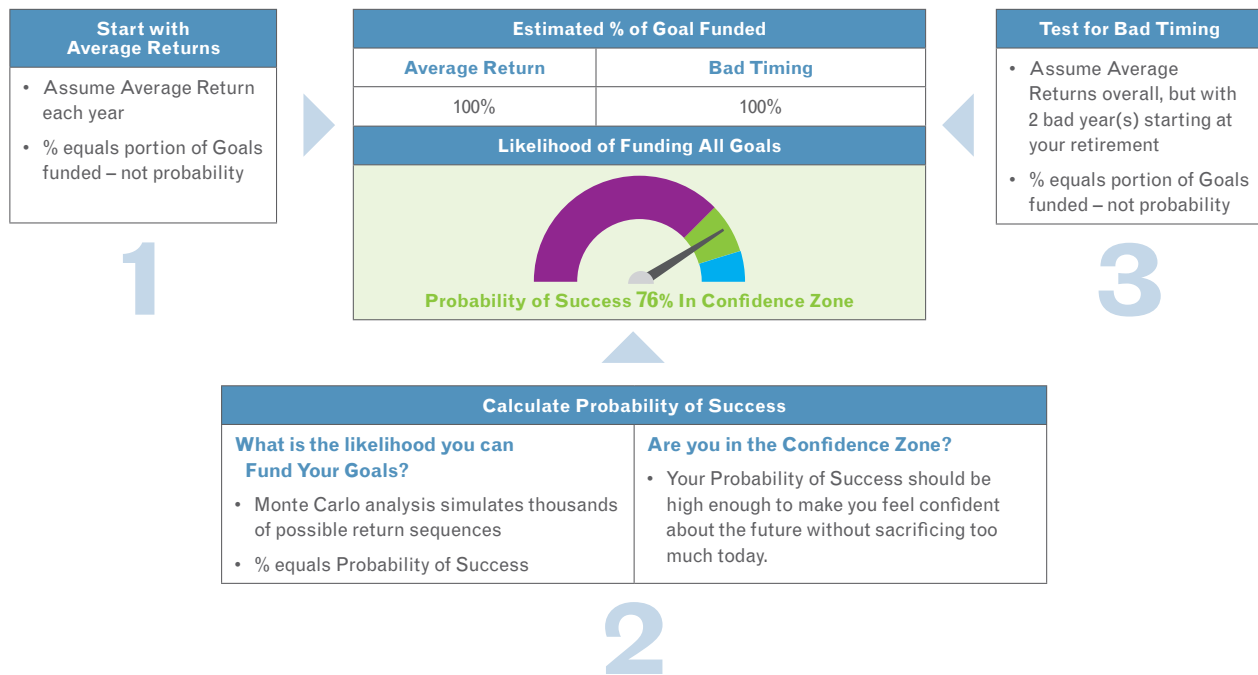
Once you have completed these three steps, it is time to talk about your results. Do not worry if your initial plan isn't where it should be. Achieving your vision will require trade-offs, and your advisor is here to help you through that process. The main goal of your plan is to "get into the confidence zone" and stay there over time. Using interactive tools such as Play Zone™, you and your advisor can evaluate different decisions and see how minor changes to your goals can have a big impact on your likelihood of success.

Your advisor can also stress test your plan to make sure it can withstand the unexpected, like higher inflation, changes in health or even an unexpected death. Finding the right mix may take time, but remember that you are in control and having spent so much time saving, you want to be sure your assets are working for you.



## WHAT IS THE CONFIDENCE ZONE?

Are you in your confidence zone? Your probability of success should be high enough to inspire confidence in the future without sacrificing too much today. Goal Planning & Monitoring looks at your results three different ways – average returns, bad timing and probability of success.



Your financial advisor is here to help guide you through this process identifying trade-offs and decisions to help you get where you want to go. Once you have worked together to create your plan, be sure to visit it regularly to ensure you are staying on track. Ask your advisor how you can easily keep up with your plan.

**IMPORTANT:** The projections or other information generated by Goal Planning & Monitoring regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

The return assumptions in Goal Planning & Monitoring are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in Goal Planning & Monitoring. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

Goal Planning & Monitoring results may vary with each use and over time.

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER  
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // TOLL-FREE: 800.248.8863 // RAYMONDJAMES.COM