



A Lifetime's Worth of Financial Goals

What are your financial goals?

The answer to that question will change through life, but this handy guide can help you and your loved ones plan for every stage.

Ages 0 to 18: Become Financially Literate

Start the practice of budgeting and saving personal income (e.g., gifts, allowance) early. Whether planning to go to college or starting a career, financial responsibility from a young age will help create a strong foundation for future goals.

Ages 19 to 30: Start a Retirement Strategy

Someone who saves \$100 per month starting at age 25 will have twice as much money set aside as someone who starts at 35. Contribute to the retirement plan offered through your job as much as possible to maximize the amount your employer contributes, and consider setting up an IRA or 401(k) if you're self-employed.

Ages 31 to 64: Expand Your Portfolio

Broadening your net worth beyond your retirement account into everything from real estate to annuities and precious metals helps minimize risk and stabilize growth. If you have dependents, their future can become an investment priority for your portfolio as well — they are often our most valuable assets in life, after all, even if the high returns don't have a dollar value.

Ages 65 and Up: Arrange Your Estate

What do you want your legacy to be? Maybe there are charities you'd like a portion of your savings to go to, or you'd like specific people to inherit and potentially grow some of the value you've created. If so, it's a great time to get your estate plan in order — you could establish a trust to protect the inheritance of your assets and update your beneficiaries.

Successful financial planning looks different for everyone. Get in touch so we can discuss your personal goals.

The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.



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We help clients get back to the basics of building & maintaining wealth in a tax efficient way.

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