

Snapshots™

FINANCIAL GOAL SETTING & SAVING ROADMAP

DEVELOPING A FINANCIAL ROADMAP CAN HELP YOU PREPARE AND SAVE FOR LIFE'S MAIN EVENTS.

1. Choose which demographic best represents your life situation.



YOUNG INDIVIDUAL
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RETIREE
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WIDOW/WIDOWER
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2. Reference the example below to complete your financial goals profile. Discuss them with your Financial Advisor who will create a new savings plan to help you achieve your goals. Example:

Financial Goals

HERE ARE EXAMPLES OF FINANCIAL GOALS THAT MAY BE APPLICABLE TO YOU.

Example:

- Pay off student loans
- Purchase a car
- Take a vacation
- Begin a savings plan

Elaborate on these goals by making them specific, measurable, achievable, relevant and time-bound (SMART), or create your own and discuss them with your Financial Advisor.

Example of a SMART Goal:

- Pay off a \$15,000 student loan over five years

Savings Plan

YOUR FINANCIAL ADVISOR WILL HELP YOU CREATE A SAVINGS PLAN THAT WILL ALLOW YOU TO PLAN AHEAD AND ACHIEVE YOUR GOALS.

SMART Goal Example:

- Pay off a \$15,000 student loan over five years

Savings Plan Example:

- Loan amount = \$15,000
- Interest rate = 3%
- Term = 5 years
- Payments = weekly

Given these assumptions, the weekly payment required would be approximately \$62.

Are your goals SMART?

- Specific Measureable Achievable Relevant Time-bound



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YOUNG INDIVIDUAL

As a young individual, you may want to consider these life events as you create your financial roadmap:

Home Ownership, Marriage, Leaving a Job, Ailing Parent, Disability, Paying off debt

Financial Goals

HERE ARE EXAMPLES OF FINANCIAL GOALS THAT MAY BE APPLICABLE TO YOU AS A YOUNG INDIVIDUAL.

Example:

- Pay off student loans
- Purchase a car
- Take a vacation
- Begin a savings plan

Elaborate on these goals by making them specific, measurable, achievable, relevant and time-bound (SMART), or create your own and discuss them with your Financial Advisor.

My Top 3 Goals:

1.

2.

3.

Savings Plan

TOGETHER WITH YOUR FINANCIAL ADVISOR, IDENTIFY YOUR SAVINGS PLAN FOR EACH OF YOUR FINANCIAL GOALS IN THE SPACE PROVIDED BELOW.

My Savings Plan:

1.

2.

3.

Are your goals SMART?

- Specific Measureable Achievable Relevant Time-bound



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YOUNG COUPLE

As a young couple, you may want to consider these life events as you create your financial roadmap:

Parenthood, Home Ownership, Marriage, Leaving a Job, Disability, Ailing Parent

Financial Goals

HERE ARE EXAMPLES OF FINANCIAL GOALS THAT MAY BE APPLICABLE TO YOU AS A YOUNG COUPLE.

Example:

- Pay off student loans
- Purchase a car
- Purchase a home
- Save for a wedding
- Plan for a family
- Take a vacation

Elaborate on these goals by making them specific, measurable, achievable, relevant and time-bound (SMART), or create your own and discuss them with your Financial Advisor.

My Top 3 Goals:

1.

2.

3.

Savings Plan

TOGETHER WITH YOUR FINANCIAL ADVISOR, IDENTIFY YOUR SAVINGS PLAN FOR EACH OF YOUR FINANCIAL GOALS IN THE SPACE PROVIDED BELOW.

My Savings Plan:

1.

2.

3.

Are your goals SMART?

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PROFESSIONAL

As a professional, you may want to consider these life events as you create your financial roadmap:

Selling or Transferring a Small Business, Leaving a Job, Marriage, Home Ownership, Parenthood, Retirement, Disability, Ailing Parent

Financial Goals

HERE ARE EXAMPLES OF FINANCIAL GOALS THAT MAY BE APPLICABLE TO YOU AS A PROFESSIONAL.

Example:

- Finance a purchase of a partnership interest
- Minimize tax
- Purchase a home
- Buy a vacation home
- University savings for children

Elaborate on these goals by making them specific, measurable, achievable, relevant and time-bound (SMART), or create your own and discuss them with your Financial Advisor.

My Top 3 Goals:

1.

2.

3.

Savings Plan

TOGETHER WITH YOUR FINANCIAL ADVISOR, IDENTIFY YOUR SAVINGS PLAN FOR EACH OF YOUR FINANCIAL GOALS IN THE SPACE PROVIDED BELOW.

My Savings Plan:

1.

2.

3.

Are your goals SMART?

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BABY BOOMER

As a baby boomer, you may want to consider these life events as you create your financial roadmap:

Retirement, Selling or Transferring a Small Business, Ailing Parent, Death of a Loved One, Second Marriage, Leaving a Job, Disability

Financial Goals

HERE ARE EXAMPLES OF FINANCIAL GOALS THAT MAY BE APPLICABLE TO YOU AS A BABY BOOMER.

Example:

- Increase retirement savings
- University savings for children
- Vacations
- Re-consider my investment portfolio's asset allocation

Elaborate on these goals by making them specific, measurable, achievable, relevant and time-bound (SMART), or create your own and discuss them with your Financial Advisor.

My Top 3 Goals:

1.

2.

3.

Savings Plan

TOGETHER WITH YOUR FINANCIAL ADVISOR, IDENTIFY YOUR SAVINGS PLAN FOR EACH OF YOUR FINANCIAL GOALS IN THE SPACE PROVIDED BELOW.

My Savings Plan:

1.

2.

3.

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RETIREE

As a retiree, you may want to consider these life events as you create your financial roadmap:

Ailing Parent, Death of a Loved One, Becoming a Grandparent, Selling Your Home, Travelling

Financial Goals

HERE ARE EXAMPLES OF FINANCIAL GOALS THAT MAY BE APPLICABLE TO YOU AS A RETIREE.

Example:

- Reduce taxes by splitting income
- Travel
- Spending winters in a southern location
- Selling the home
- Leave a bequest for next of kin

Elaborate on these goals by making them specific, measurable, achievable, relevant and time-bound (SMART), or create your own and discuss them with your Financial Advisor.

My Top 3 Goals:

1.

2.

3.

Savings Plan

TOGETHER WITH YOUR FINANCIAL ADVISOR, IDENTIFY YOUR SAVINGS PLAN FOR EACH OF YOUR FINANCIAL GOALS IN THE SPACE PROVIDED BELOW.

My Savings Plan:

1.

2.

3.

Are your goals SMART?

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WIDOW/WIDOWER

As a widow/widower, you may want to consider these life events as you create your financial roadmap:

Ailing Parent, Becoming a Grandparent, Selling Your Home, Travelling

Financial Goals

HERE ARE EXAMPLES OF FINANCIAL GOALS THAT MAY BE APPLICABLE TO YOU AS A WIDOW/WIDOWER.

Example:

- Leaving a bequest and planning my estate
- Selling the home
- Maximizing income
- Budgeting

Elaborate on these goals by making them specific, measurable, achievable, relevant and time-bound (SMART), or create your own and discuss them with your Financial Advisor.

My Top 3 Goals:

1.

2.

3.

Savings Plan

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My Savings Plan:

1.

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Are your goals SMART?

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