

Reaching your goals

(NARRATOR) How do you measure the success of an investment strategy?

Sure, a five percent return is better than three. But what does that really mean when it comes to having the money you need to meet your goals?

(ON SCREEN) A question mark animates onto the screen. A 3 pops up, followed by a bigger five. The 3 and 5 liquify and fall into a giant \$ sign. It only fills up halfway.

(NARRATOR) That's the aim of a goals based investing solution. Rather than focusing on returns, this approach identifies the amount of money required to achieve specific goals.

(ON SCREEN) The \$ shrinks into a sea of numbers. The numbers bob around in the sea. The sun rises with a dollar sign in it.

(NARRATOR) The investor evaluates success by measuring the progress made towards each goal.

(ON SCREEN) Bars animate across the screen. Some are full and some still have to make progress. A house pops out of one, followed by a car and a mortarboard. These represent different savings goals.

(NARRATOR) It makes sense to have a separate investment strategy for each goal, since your goals have different time horizons.

(ON SCREEN) Three bars come onto the screen. The bars are separated into colours which represent fixed income, cash and equities. The colours move back and forth across the bars.

(NARRATOR) As you approach the date when you need to access your money, the required portfolio will have to reduce its exposure to market volatility to ensure it can deliver the right amount of income.

But it's not all about investments. Debt management, insurance, and estate planning are essential components of a complete financial plan.

(ON SCREEN) The bars fall off screen except for one. A line shoots across the screen then around and begins to fill up a dollar sign. Five circular elements rotate around the dollar, representing the other elements of a financial plan.

(NARRATOR) Speak to your advisor to find out more about goals based investing.

(ON SCREEN) A green line animates into a phone.



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