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Ranking Your Goals: A Smart Move

Like most people, you may have several financial goals. But can you reach them all?

It would be simple if you had great wealth. But you'll likely need to rank your goals in terms of their importance to your life and then follow appropriate strategies to achieve them. By doing so, you may end up getting pretty close to covering each of your objectives, in one way or another.

When prioritizing your goals, consider following this process:

- **Identify goals as "must have" or "nice to have."** Making sure you don't outlive your resources is a must-have goal, so you need to be as certain as possible of achieving it. On the other hand, a nice-to-have goal might be something like buying a vacation home. If you don't attain the money needed for this goal, you do have room to compromise, perhaps by scaling down to a smaller home in a different area or just renting a place for a few weeks a year. Having this flexibility can provide a psychological benefit, too. Since this goal doesn't have an either-or outcome, you won't have to feel that you failed if you don't get the big vacation home - instead, you can still enjoy the results of your investment efforts, even at a more modest scale.
- **Put "price tags" on your goals.** You need to know what your goals will cost. Even if you can only make an estimate, it's essential to have some figure in mind. As time goes by, you can always revise your projected costs. To arrive at these price tags, you may want to work with a financial professional who has the tools and technology to create hypothetical illustrations and scenarios.
- **Follow an appropriate strategy.** The nature of your goals and their estimated cost will drive your investment strategy. So, for example, using the must-have goal mentioned above - the need to

avoid out-living your money - you'll want to balance your growth objectives with your comfort with risk, as well as maintain an appropriate withdrawal strategy when you're retired. However, for a nice-to- have goal, such as your large vacation home, perhaps you don't need the same urgency - consequently, with part of your portfolio, you might be able to take more risk in hopes of greater returns. And if you fall short, you can always go with Plan B - i.e., the smaller home or the rental experience. But if your "nice to have" is closer to a "must have" in this area as well, you might want to focus less on achieving greater returns and instead look at ways of adjusting your budget to save more.

- **Monitor your results.** As you pursue your goals, whether must have or nice to have, you'll want to check your results regularly. If you think you're not making enough progress toward your desired goal, you may need to make adjustments. But don't overreact to short-term swings in the financial markets or in the value of your portfolio, or take on an inappropriate amount of risk. When trying to reach your goals, you can alter your path, but it's usually not a good idea to change directions altogether.

The decisions involved in identifying, prioritizing and achieving your goals can be somewhat involved. But by following a well-designed process, you can help yourself get to where you want to go.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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Chad Cutsforth 563-379-8170,
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