Goals-Based Wealth Planning

WaFd Wealth Management

An Educational Factsheet on Investing With Purpose

Goals-based wealth planning is an approach to managing your financial life that starts with what you want to achieve — not just how markets perform. Rather than measuring success against a generic market index, your plan is built around the specific milestones that matter to you: retiring comfortably, funding an education, buying a home, or leaving a legacy. WaFd Wealth Management uses this approach to help clients make more confident, informed decisions with their money.

What Is Goals-Based Wealth Planning?

Traditional investing often focuses on maximizing returns relative to a benchmark, such as the S&P 500. Goals-based planning takes a different approach: it starts by identifying your specific financial goals, then builds a personalized strategy — including investment allocation, savings targets, and risk tolerance — designed to help you reach each one. Progress is measured not by how you're beating the market, but by how close you are to achieving what matters most to you.

Common Financial Goals We Help Clients Plan For

Retirement
Build a reliable income stream so you can retire on your own terms.

Education
Save and invest for a child's or grandchild's education costs.

Major Purchases
Plan for milestones like a home, a business, or a dream vacation.

Legacy & Giving
Structure your estate and charitable giving to reflect your values.

The Goals-Based Planning Process

1. **Define Your Goals**
   We start by understanding what matters most to you — both short-term needs and long-term aspirations.

2. **Assess Your Current Position**
   We review your income, assets, liabilities, and existing accounts to understand where you stand today.

3. **Build a Personalized Strategy**
   We design an investment and savings plan tailored to each goal's timeline and risk profile.

4. **Monitor and Adjust**
   We track your progress and adjust your plan as your life circumstances, markets, and goals evolve.

Goals-Based vs. Traditional Investing

How a purpose-driven approach compares to benchmark-based investing

Aspect	Goals-Based Planning	Traditional Investing
Primary Measure of Success	Progress toward your personal goals.	Performance relative to a market benchmark.
Investment Strategy	Multiple sub-portfolios, one per goal, each with its own time horizon and risk level.	A single portfolio managed toward one overall risk/return target.
Risk Tolerance	Assessed per goal — for example, retirement savings may be managed more conservatively than a vacation fund.	Assessed once and applied uniformly across all assets.
Time Horizon	Varies by goal; short-, medium-, and long-term goals are managed differently.	Often a single, broad time horizon for the entire portfolio.
How Success Feels	"Am I on track for the life I want?"	"Did I beat the market this year?"

> Markets will always rise and fall. A goals-based approach helps you stay focused on what actually matters — whether your plan is keeping you on track for the life you want — rather than reacting to short-term market noise.

Is Goals-Based Planning Right for You?

Goals-based planning can be especially useful if you're juggling multiple financial priorities at once — such as saving for retirement while also funding a child's education or planning a major purchase. A WaFd Wealth Management advisor can help you determine whether this approach fits your specific situation, and build a plan around the goals that matter most to you.

Important Information

This factsheet is for general educational purposes only and does not constitute personalized investment, tax, or legal advice. Goals-based planning strategies discussed here may not be suitable for every investor and do not guarantee a profit or protect against loss in a declining market. Financial plans are based on assumptions regarding future market performance, inflation, savings rates, tax laws, and other factors that may change over time.

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