

Goals Overview

This training guide will introduce you to the Goals feature available on your Personal Financial Website. The goal tracking tool allows you to analyze and monitor progress of your financial goals in real time. You can easily add, personalize, and track your financial goals and watch how funding will grow over time!

1. When you log into your Personal Financial Website, the Home page will display a Goals tile with a recap of the goals you and your advisor have entered. To see all your Goals and their details, click the **Goals** tab or anywhere in the Goals tile.

PERSONAL FINANCIAL WEBSITE

Home Organizer **Goals** Spending Investments Vault Reports Help Settings Sign Out

Welcome, Frank and Joanna Miller

Accounts [View All](#)

[+ Add Account](#)

| | |
|----------------------|-------------|
| Cash | \$79,568 |
| Credit Cards | -\$4,918 |
| Taxable | \$717,723 |
| Tax Advantaged | \$730,161 |
| Life Ins Cash Values | \$35,500 |
| Loans | -\$752,770 |
| Property | \$2,665,400 |
| Stock Options | \$0 |

Net Worth

\$2,610,464
as of today

↑ \$774,897 this month ↑ \$774,897 year to date

Investments

\$1,562,952
as of today

Goals as of today [View All](#)

Click "How am I doing?" to see the probability of success for each of your goals given where you are today. [How am I doing?](#)

- Retirement 2034 - 2063
- College for Mary Beth 2020 - 2023
- College for Lucas 2022 - 2025

Spending [View All](#)

| | | |
|--------------------|-------------------------|--------------------|
| \$100.22 Income | -\$3,481.67 Expenses | -\$3,381.45 Net |
|--------------------|-------------------------|--------------------|

Overall Budget: \$0 of \$0

Recent Transactions [View All](#)

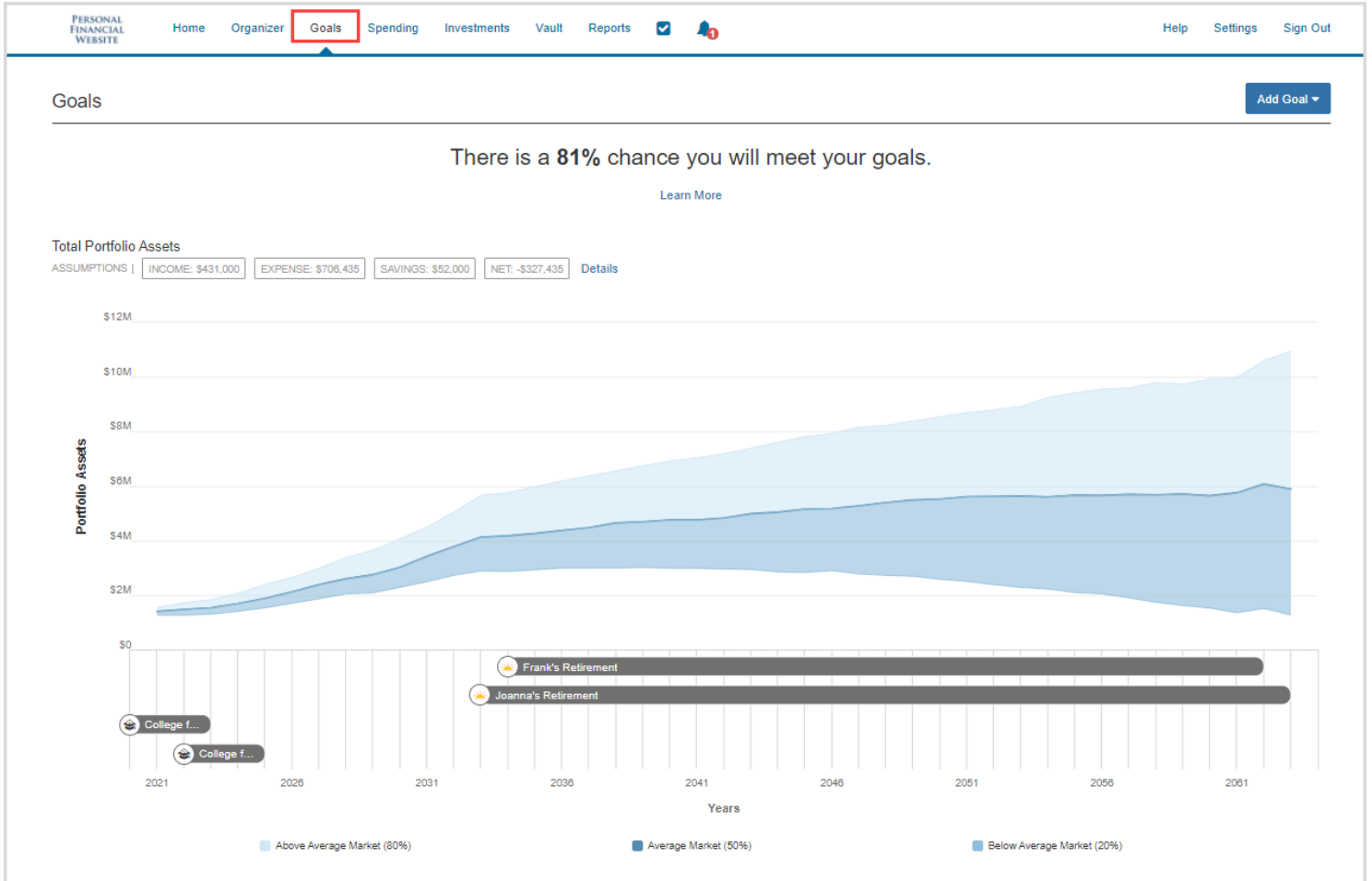
| Transaction | Amounts |
|---|----------|
| 2/21 Cash Withdrawal | -\$250 |
| 2/20 STRIDE RITE | -\$44.19 |
| 2/19 IRS | -\$356 |
| 2/17 STAPLES 99231 VALLEY FORGE - DUPLICATE | -\$3.22 |
| 2/17 STAPLES 99231 VALLEY FORGE | -\$3.22 |

Protection [View All](#)

| | | |
|------------|-----------|---------------|
| Whole Life | \$500,000 | Frank Miller |
| Term Life | \$800,000 | Frank Miller |
| Term Life | \$500,000 | Joanna Miller |

Goals Overview

2. The Goals page opens with a chart and a list of your goals. The chart will display your Total Portfolio Assets as you age. The chart displayed may differ depending on your Advisor's settings.



3. Each Goal will be displayed with its details and a percentage showing the likelihood of success.

| | | |
|--|--|--|
| | <p>Retirement Frank is set to retire at 67 and Joanna at 65 with retirement expenses of \$135,000 per year. There's a 88% chance you will meet your goal. For the times you didn't meet your goal, your money ran out on average in 2057 when Frank is 90 and Joanna is 89.</p> | <p>88% Probability of Success How am I funding this? Edit Retirement Goal</p> |
| | <p>College for Mary Beth Mary Beth Miller's Education is set to start in 2020 and end in 2023 at University of Virginia-Main Campus with an annual tuition of \$67,196. There's a 100% chance you will meet your goal. On average you'll have a surplus of \$0.</p> | <p>100% Probability of Success How am I funding this? Edit Education Goal</p> |
| | <p>College for Lucas Lucas Miller's Education is set to start in 2022 and end in 2025 at Tiffin University with an annual tuition of \$40,200. There's a 100% chance you will meet your goal. On average you'll have a surplus of \$0.</p> | <p>100% Probability of Success How am I funding this? Edit Education Goal</p> |

Goals Overview

4. To check or edit the funding source of a Goal, click **How am I funding this?**

College for Mary Beth
 Mary Beth Miller's Education is set to start in 2020 and end in 2023 at University of Virginia-Main Campus with an annual tuition of \$67,196.
 There's a 100% chance you will meet your goal. On average you'll have a surplus of \$0.

100% Probability of Success
 How am I funding this?
 Edit Education Goal

| Account Name | Current Balance |
|---|-----------------|
| <input type="checkbox"/> 529 Plan for Lucas | \$0 |
| <input checked="" type="checkbox"/> 529 Plan for Mary Beth | \$0 |
| <input type="checkbox"/> Cash / Emergency Fund | \$25,000 |
| <input type="checkbox"/> Deferred Compensation 1 | \$0 |
| <input type="checkbox"/> Easy 123 Checking | \$54,568 |
| <input type="checkbox"/> Frank and Joanna Joint Investments | \$358,695 |
| <input type="checkbox"/> Frank's 401(k) | \$441,838 |

5. Each Goal will have an **Edit** link that will allow you to change the parameters of the Goal.

Retirement
 Frank is set to retire at 67 and Joanna at 65 with retirement expenses of \$135,000 per year.
 There's a 88% chance you will meet your goal. For the times you didn't meet your goal, your money ran out on average in 2057 when Frank is 90 and Joanna is 89.

88% Probability of Success
 How am I funding this?
 Edit Retirement Goal

Frank's Retirement Age: 67
 Joanna's Retirement Age: 65
 Annual Living Expense: \$ 135,000

6. To create a new Goal, click **Add Goal** then choose a template from the list or select Other.

Goals

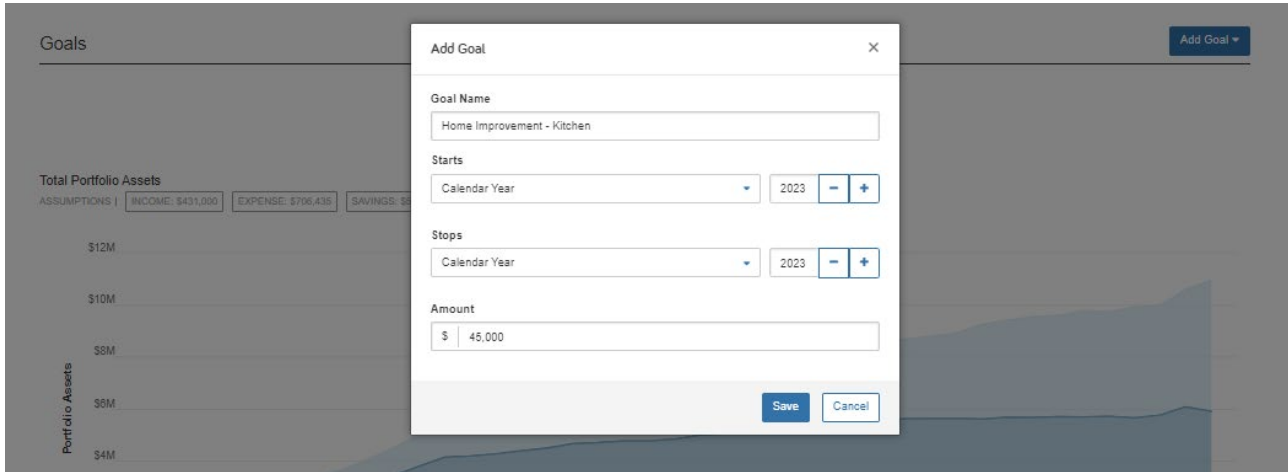
There is a 81% chance you will meet your goals.
[Learn More](#)

Total Portfolio Assets
 ASSUMPTIONS | INCOME: \$431,000 | EXPENSE: \$706,435 | SAVINGS: \$52,000 | NET: -\$327,435 | [Details](#)

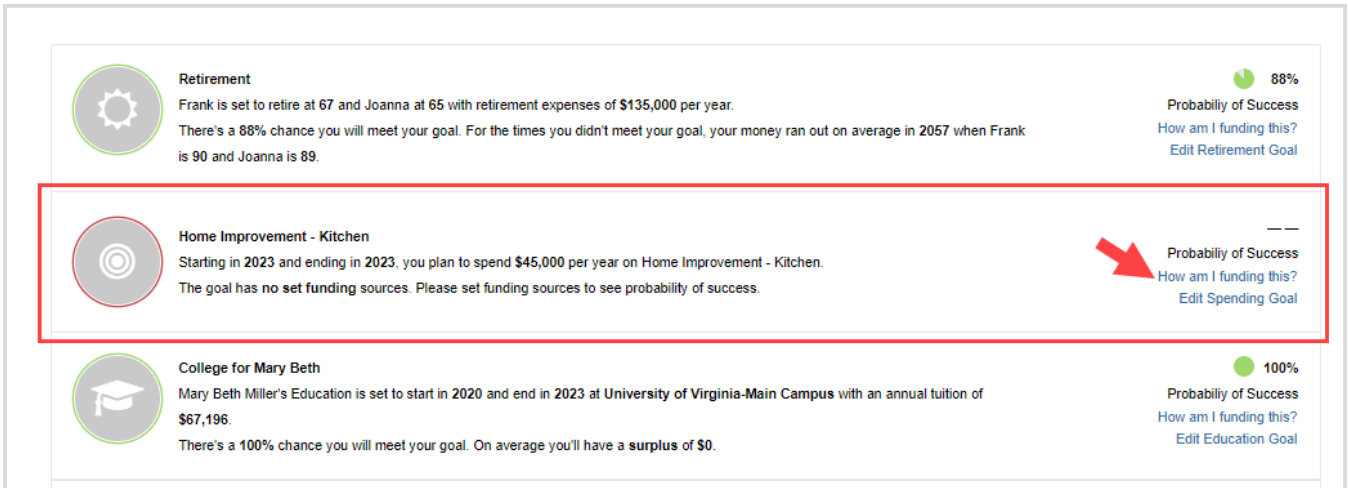
- Education
- Alimony
- New Car
- Celebration
- Elder Care
- Family Support
- Home Improvement
- Other
- Retirement Home
- Travel
- Wedding

Goals Overview

7. Rename the goal to something more descriptive, choose when it occurs and add the **Amount**. To finish click **Save**.



8. The new Goal will need to be funded; click **How am I funding this?**



9. Select the funding source(s) from the list in the pop-up, then click **Save** to finish.

