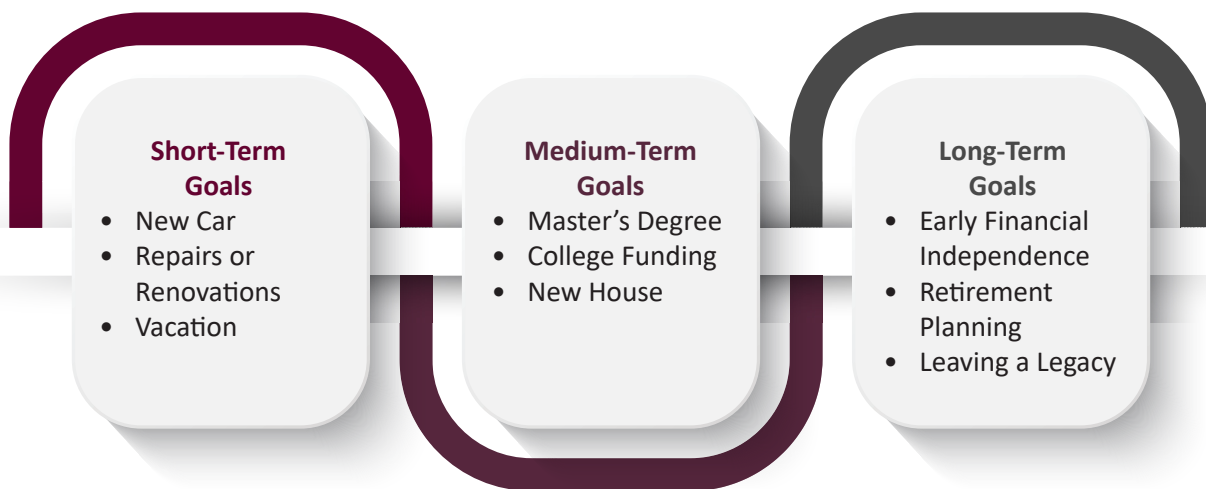




GOAL SETTING – A WIN-WIN FOR ADVISORS AND CLIENTS

People actively working toward clear goals are 10 times more likely to succeed¹. A new year can be a great time to talk with clients (both existing and prospective) about their financial goals, both for the current year and beyond. Any new goals can be added to the client's financial plan, and existing goals can be reviewed and updated. Below are broad examples of some short-, medium- and long-term goals.



In addition to gathering specific details, you will likely want to assist clients with prioritizing goals. It is generally best to work toward multiple goals simultaneously, but prioritization helps to determine the best path to take. If the financial plan indicates that any goals are under- or over-funded, then re-allocating resources or modifying goals may be appropriate.

Should you have any questions regarding client goal setting, please contact the Financial Planning Department at (855) 558-4287 or at planning@vicuscapital.com.

These same conversations can also be used as an opportunity to identify additional “goals” such as protecting loved ones in the case of premature death. It can be difficult to discuss sensitive topics so empathy is of the upmost importance; however, it is important to be proactive in planning ahead.

¹ Savology: The Top 6 Benefits of Financial Planning