

# 5 FINANCIAL GOALS

## WORTH PLANNING FOR

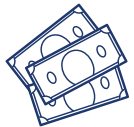
When planning for your financial future, it's important to set specific goals. Below are five goals that we can help you work toward.



1

### RETIRING WITH COMFORTABLE SAVINGS

Many people want to retire with enough savings to have a secure and comfortable retirement. It's never too early to put together an investment strategy with a financial professional to make this goal a reality.



2

### HAVING ACCESSIBLE CASH FLOW

It's essential to know how much cash you have to ensure sufficient liquid assets are available to you during retirement. While stocks, bonds, 401(k)s and other investment options are important aspects of your investment portfolio, managing cash flow is also extremely vital.



3

### TRAVELING

Taking one or two vacations a year or visiting family and friends is a common future goal. Having savings to draw from instead of using a fixed monthly income can help you continue to travel in your golden years.



4

### MAINTAINING YOUR FAMILY HOME

Your home is a place where you've made many family memories, and it's reasonable to want to continue living there as you look toward the future. In order to do so, you should work with a financial professional to plan for expected fixed costs and unexpected costs that may arise.



5

### PASSING ON GIFTS TO YOUR FAMILY

Income tax basis is an important consideration to keep in mind when passing on gifts to your beneficiaries. A financial professional can help you determine whether you can afford to transfer a gift, if it will reduce your combined gift and estate taxes and what the marginal income tax rates will be for you and the recipient.

Let us help you assess your financial goals and create a roadmap for your future. Contact **1-888-294-0202** or [rbinvestments@rbfcu.org](mailto:rbinvestments@rbfcu.org) for a no-cost, no-obligation consultation with an RBFCU Investments Group Financial Professional.

