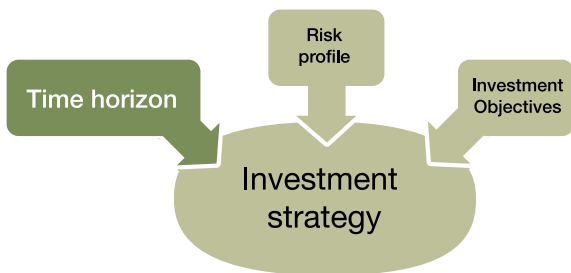


# Achieving your Financial Goals



How soon do you need to reach your financial goals? Is it 5 years or 30 years?

Speak to your financial adviser to see how your time horizons will affect your financial plan and your investment strategy.

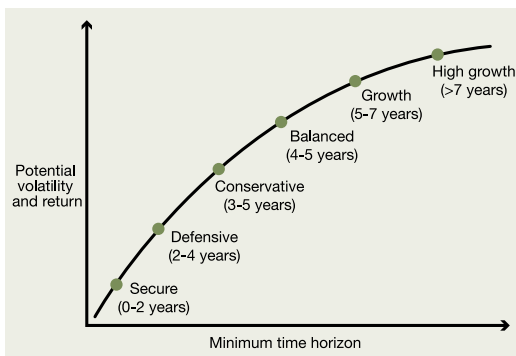


The time you have available to invest will affect the investment decisions you make. Different time frames, called “Time Horizons” will influence the volatility tolerance of your portfolio.

# Achieving your Financial Goals

Before you start investing, it's important to define your goals. You need to work out what you want to achieve and when you want to achieve it.

However, the amount of time you have available will determine your ability to absorb volatility and recover from periods of negative return. The longer the time period the more risk you can take.



Examples of Time Horizons could be:

- Short-term - one to three-year time horizon.
- Medium-term - three to five-year time horizon.
- Long-term - five-year plus time horizon.

For example, investing for a deposit on a house generally requires a short-term return. Investing for retirement requires a longer-term option. Your financial goals may include: saving for a home or children's education, planning for retirement, estate planning or creating financial security.

## Ask yourself...

1. How soon do you want to reach your financial goals?
2. How great a fall in the value of your investment funds could you cope with, and for how long?

**Then speak to your Capstone Adviser to discuss how they can develop an investment strategy to help you achieve your financial goals. Contact the adviser below, or call us on 1300 306 900, or visit our website [www.capstonefp.com.au](http://www.capstonefp.com.au)**



PERSONAL FINANCIAL ADVICE



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