

STEP

2



**ESTABLISH YOUR
GOAL TIMELINE**

The time horizons of your goals will have an impact on where you put your money

- With a shorter time span, a more conservative investment vehicle is typically in order
- With a longer horizon, your investment has time to weather more risk



3 YEARS



NEW CAR FUND

Savings account or a mutual fund with short-term bonds

15 YEARS



KIDS COLLEGE

Balanced mutual funds

30 YEARS



RETIREMENT

Stock-focused mutual funds