GOAL PLANNING & MONITORING

A better approach to helping your clients create and manage their retirement goals

RAYMOND JAMES®

Goal Planning & Monitoring is a major advancement in financial planning technology, customized to align with Bob James' vision some 50 years ago: engaging clients in the financial planning process, motivating them to take the necessary actions to accomplish their goals and encouraging them to stick with their long-term investment plan during times of market uncertainty. Goal Planning & Monitoring enables you to work closely with your clients to fully understand their goals and provide a tangible outcome to achieve those goals. This hands-on, collaborative approach allows clients to gain a deeper understanding and acceptance of the necessary steps and considerations to be taken to ultimately achieve their financial objectives.

Goal Planning & Monitoring was developed to make the planning process more accessible to clients, motivating them to identify their financial goals. It is built on the philosophy that plans can be both comprehensive and flexible, with immediate output that is easily understood by clients.

With less effort than ever before, you can create interactive financial plans for clients, build actionable recommendations and monitor those plans to help keep clients on track.

FOCUS ON RETIREMENT

As more and more clients retire every day, demand is growing for an improved experience to help navigate all of the decisions and trade-offs involved in planning for the transition into this next phase of life. Make these conversations more engaging by utilizing Goal Planning & Monitoring (GPM) to deliver a collaborative experience that illustrates how planning decisions impact the client's future quality of life.

Probability of Success

81%
Probability of Success
In Confidence Zone

GOAL PLANNING & MONITORING

KEY DIFFERENTIATORS:

Fully integrated
From the Advisor Access platform and Client Center, immediately create and monitor client plans with key relationship data passing automatically between systems, easily incorporate external accounts including aggregation, or create new plans for prospects.

Collaborative
Output is highly visual and designed to build and present a live, interactive plan that can be adjusted in real time with your client present.

Easy to use yet sophisticated
A streamlined workflow with smart data entry and prefilled defaults makes the process more efficient for common planning needs, but also allows for more sophisticated planning.
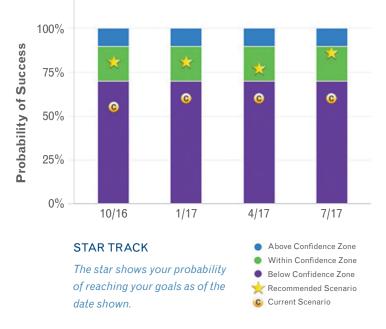
A living plan
Once a plan is adopted, Goal Planning & Monitoring will automatically track key plan variables on a quarterly basis to let you know when a client gets off track.

BENEFITS TO THE ADVISOR

Goal Planning & Monitoring is powered by MoneyGuidePro®, the leader in goal-based financial planning software, making it easy for you to engage your clients in a discussion about their financial goals by helping you create a personalized "picture" of retirement for each client.

Adopt and Monitor the Plan
Star Track provides a visual summary of clients' progress toward achieving their financial goals over time. Adopt a plan and demonstrate how it performs over time.

Probability of Success

100% · 75% · 50% · 25% · 0%

10/16 · 1/17 · 4/17 · 7/17

STAR TRACK
The star shows your probability of reaching your goals as of the date shown.

● Above Confidence Zone
● Within Confidence Zone
● Below Confidence Zone
⭐ Recommended Scenario
ⓒ Current Scenario

Choices
Calculates three potential solutions to get the plan in the Confidence Zone by making adjustments to retirement age, goals and extra savings. The three solutions calculated are Logical Tradeoffs, Get My Wishes and Retire When I Want.

What If
Create multiple scenarios to illustrate how alternative approaches differ from the current scenario in a side-by-side comparison.

SuperSolve®
Start the conversation by creating an optimized recommendation that puts your client in the Confidence Zone with one click.

Social Security Analysis
An easy way to help clients determine when to elect to receive Social Security by comparing multiple strategies, estimated benefits and how that decision impacts the plan.

Plan Summary
Customize and track action items with the Plan Summary including an Investment Policy Section.

Flexible Data Gathering Worksheets
With multiple worksheets available in both print and form filler, gathering data from clients is less challenging.

Calculators
Simple stand-alone calculators can make planning quicker and easier. Popular calculators available include College, Social Security, RMD, 72(t), Roth Conversion and Budget.

Savings $123,847 — 100% 2024 — 100% 2025 — 100% 2026 — 59% 2027 — Shortfall $16,680

BEST PRACTICES
Install a large screen TV in your office to interactively walk clients through their plan.

Share the plan via GoToMeeting or Investor Access when a client is not able to meet in person.

BENEFITS FOR YOUR CLIENT

My Snapshot in Investor Access

Via Investor Access, clients can immediately begin tracking their goals and access the Play Zone® at home to see how small changes to inputs can have a big impact on plan outcomes. You control this feature and clients cannot make permanent changes to the recommended plan.

Stress Testing

Clients are often worried about things they can't control but together you can illustrate changes in returns, inflation and Social Security, as well as possible health issues, and give clients peace of mind by allowing them to plan for unforeseen circumstances.

Risk Assessment

Help your clients assess their comfort level with market volatility. This tool also illustrates the hypothetical impact on a portfolio during the peak-to-trough loss of the most recent financial crisis (2007 – 2009) to help guide conversations regarding worst-case-scenario bear markets.
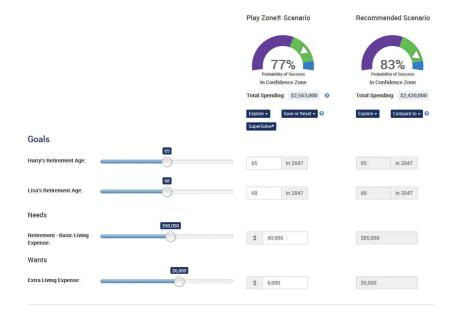
RESOURCES

How to Access Goal Planning & Monitoring
Find Goal Planning & Monitoring in the Planning menu on Advisor Access, or go directly from Client Center.

Education and Marketing Materials
For more information on how to introduce Goal Planning & Monitoring to clients:

RJnet search: **Goal Planning & Monitoring**

PLAY ZONE®

In the Play Zone®, you and your client can easily test changes to their plan by using sliders to show how small changes in retirement decisions can impact the client's confidence in achieving their long-term goals.

"In all my years of advising clients on their money, I have had no greater feedback and goodwill than from what I have seen utilizing this program. When clients leave a meeting, they sense a bond with us, as they know we know all about them, and want nothing more than for them to reach their goals they have set out for themselves."

Jeff Vander Weele

"We have found that GPM is a tool we can use with clients to help them understand how prepared they are now for retirement, and what remains to be done in order for them to be able to have an experience in retirement that closely matches their desires. GPM allows clients to see the probable future consequences of today's saving and investment decisions upon their future standard of living. It therefore supports better planning and decision-making."

Sacha Millstone

"As part of your meetings, it's a great tool to project onto the wall or on a big monitor and engage your clients in the planning process (especially great when you have both spouses or significant parties present) as you can make it very interactive."

Robert Tomaszewski

"GPM is nothing short of a revolutionary enhancement in our planning process. It is just as useful in preliminary discovery with new clients as it is with rejuvenating long-term relationships. I am excited to continue harnessing the power of the program in new ways, which will further enhance our relationship with our clients."

Mac McDowell

"I have just a few months shy of 30 years in the business and have seen a lot of financial planning programs. I have been thrilled with the functionality and ease of use with the GPM system. It's the best I've seen so far."

David Decker

SUPPORT
For Goal Planning & Monitoring training and support, contact the Goal Planning & Monitoring Support team at GPMSupport@raymondjames.com or call ext. 75392.

RAYMOND JAMES®

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