



*What is*  
**GOAL-BASED**  
**INVESTING?**

**Ms. Grace Quaye**

CMO of Ashfield Investment Managers



Goal-based investing emphasizes attaining personal life goals.



Goal-based investing focuses on life goals rather than obtaining a high portfolio return.



Goal-based investing is measuring your progress towards specific life goals.



**GOAL-BASED  
INVESTING**  
*Involves the  
following steps:*

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1. Identifying personal goals.
2. Developing investment objectives to achieve the goals.
3. Developing financial plans for each goal.
4. Developing appropriate investment strategies for each goal.
5. Monitoring the performance of the portfolios and changing their composition as needed.
6. Monitoring the financial plans and revising them when necessary.



*The advantages of*  
**GOAL-BASED**  
**INVESTING**

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Increased commitment to life goals by allowing you to observe and participate in a tangible progress.

Reduction in impulsive decision-making and overreaction, based on market fluctuations.