INSIGHTS · INTERMOUNTAIN WEALTH MANAGEMENT

Aligning Your Investment Strategy With Your Financial Goals

Learn how a goal-based investment strategy can support retirement, manage risk, and keep your financial plan on track.

KEY TAKEAWAYS

- Your investment strategy should be built around specific financial goals rather than market performance alone.
- Different goals often require different time horizons, levels of risk, and investment approaches.
- A strong investment plan should evolve as your income, priorities, family, and retirement timeline change.
- Coordinating investments with retirement, taxes, risk, and other financial decisions can create a stronger overall plan.
- Ongoing professional guidance can help keep your investment strategy aligned with what you actually want your money to accomplish.

Investing is rarely just about making money. Most people invest because they want that money to eventually do something for them, whether that means retiring comfortably, creating financial security for their family, building a business, leaving a legacy, or simply having more options in the future.

That distinction matters. A portfolio can perform well and still be poorly suited to the person who owns it if the investments aren't connected to clear financial goals.

At Intermountain Wealth Management, we help individuals and families in Idaho Falls and throughout Eastern Idaho bring those pieces together. Through financial planning, we look beyond individual accounts to understand what our clients want their wealth to accomplish. We can then coordinate those priorities with investment management designed around their objectives, timeline, and financial circumstances.

Why Your Investment Strategy Should Start With Your Goals

Markets naturally receive a lot of attention. People hear about record highs, market declines, interest rates, inflation, and the latest investment trends almost every day.

Those factors matter, but they shouldn't be the starting point for an investment strategy. Your goals should come first.

Someone investing for a home purchase in three years has very different needs from someone building retirement savings for the next 25 years. A retired couple depending on their portfolio for income may require another approach entirely.

Before determining how money should be invested, we first need to understand what that money is supposed to accomplish.

That may include goals such as:

- Retiring at a particular age
- Creating reliable retirement income
- Preserving accumulated wealth
- Paying for a child's or grandchild's education
- Purchasing property
- Growing a business
- Building an inheritance
- Supporting charitable causes
- Creating greater long-term financial independence

Once those priorities are clear, investments can become part of a larger strategy rather than a collection of accounts with no defined destination.

Turning Financial Goals Into an Investment Plan

A financial goal becomes much more useful when it moves from a general idea to a defined objective.

"Saving for retirement" is a good starting point, but it leaves important questions unanswered. When do you want to retire? What kind of lifestyle do you expect? What income sources will you have? How much will you likely need from your investments?

The same principle applies to other goals.

We consider the amount of money needed, the expected timeline, available resources, competing priorities, and appropriate level of investment risk. Those details help determine how the investment strategy should support the broader financial plan.

This process can also reveal conflicts that aren't immediately obvious. A household may be aggressively saving for retirement while also planning a major purchase, helping adult children financially, or carrying debt that affects available cash flow.

Looking at everything together helps us determine how multiple goals can fit within one coordinated strategy.

Matching Your Time Horizon to Your Investment Approach

Time is one of the most important factors in investment planning.

Generally, money that won't be needed for many years has more time to recover from periods of market volatility. Money needed relatively soon may require greater emphasis on stability and accessibility.

That doesn't mean every long-term investor should take substantial risk or every short-term goal requires the same conservative approach. Each client's circumstances are different.

Instead, we use the timeline for each financial goal as one part of determining an appropriate investment strategy.

A single household may even have several different time horizons at once. Someone might need money for a home improvement project within two years, plan to retire in eight years, and want to leave additional assets to children decades from now.

Those goals don't necessarily belong in the same investment strategy simply because they belong to the same person.

Balancing Growth and Protection as Your Priorities Change

Accumulating wealth often requires growth, but protecting what you've already built becomes increasingly important as financial milestones get closer.

This is especially relevant for established investors and people approaching retirement.

A significant market decline may affect someone very differently at age 40 than at age 64. The younger investor may have decades before needing the money. Someone preparing to retire may soon depend on those assets for income.

At Intermountain Wealth Management, our approach to wealth management considers both sides of that equation: growing wealth and preserving wealth.

No investment strategy can eliminate market risk or guarantee against losses. Our goal is to develop an approach that reflects what each client is trying to accomplish and how much risk makes sense within that plan.

Understanding How Risk Fits Into Your Financial Goals

Risk shouldn't be considered only in terms of how much market movement someone can emotionally tolerate.

We also need to consider how much risk a financial plan can reasonably absorb.

A client may feel comfortable with market volatility but still be approaching a goal that leaves little room for a major loss. Another person may have a long investment horizon but feel deeply uncomfortable with large fluctuations.

Both factors matter.

Through risk management, we consider a client's financial circumstances, objectives, timeline, and personal comfort with risk when developing recommendations.

The goal isn't to pursue the highest possible return at any cost. It is to determine what level and type of risk are appropriate for the outcome the client is working toward.

Why Retirement Changes the Investment Equation

Retirement is one of the clearest examples of why investments and financial goals need to stay connected.

During your working years, the primary objective may be accumulation. You contribute to retirement accounts, invest for long-term growth, and continue adding money as you earn income.

Retirement changes that relationship.

Your portfolio may begin providing income rather than simply accumulating assets. At the same time, those assets may need to support decades of expenses while accounting for inflation, healthcare costs, taxes, market fluctuations, and unexpected needs.

Our retirement planning process helps connect investment decisions with the bigger retirement picture, including expected expenses, Social Security, pensions, retirement accounts, and other available income.

The question becomes more than, "How should this account be invested?"

We also need to ask, "How does this portfolio help support the retirement you want?"

Coordinating Investments With Your Broader Financial Life

Investment accounts don't operate in isolation.

A decision that looks appealing from an investment perspective can affect taxes, retirement income, estate goals, cash flow, and other parts of a financial plan.

That is why we take a broader view.

For example, the location of investments across different types of accounts may affect future taxation. A retirement withdrawal strategy can influence taxable income. Changes in family circumstances may alter estate priorities. A major business decision can affect both personal cash flow and long-term savings.

Coordinating those areas is an important part of comprehensive planning.

For many clients, the real value isn't simply choosing investments. It is having someone understand how the investments fit with everything else.

Investment Planning for Business Owners and University Professionals

Some financial goals become more complicated because income, retirement benefits, or career circumstances don't follow a simple path.

Business owners may have personal investment accounts alongside company assets, irregular income, employee benefit decisions, and retirement plans connected to the business. Our small business retirement planning services help employers evaluate retirement plan options while considering both business and employee needs.

University professors may face a different set of decisions involving pensions, 403(b) accounts, 457(b) plans, supplemental retirement savings, and state retirement systems.

Through the professor retirement system, we provide financial planning specifically designed around the needs of university professionals, including professors navigating retirement systems in Idaho and Utah.

In both cases, we believe investment decisions may be better informed when they are coordinated with the person's entire financial situation.

Your Investment Strategy Should Change When Your Life Changes

A strong investment plan isn't created once and forgotten.

Life keeps moving.

Income changes. Families grow. Careers shift. Businesses expand or close. Retirement gets closer. Priorities change. Markets change too.

An investment strategy that fit your circumstances five years ago may no longer be appropriate today.

That's why ongoing monitoring matters.

We regularly look at whether a client's investments remain aligned with the financial plan. When circumstances or priorities change, the strategy may need to change with them.

Sometimes those adjustments are significant. Other times, the appropriate action may simply be maintaining the existing course.

The important point is that changes should be made because they support the client's financial objectives, not because of short-term headlines or emotion.

Build Your Investment Strategy Around What Matters Most

A successful investment strategy shouldn't be measured only by what happens in the market. It should also be measured by whether your money is helping you move toward the life and financial future you want.

That starts with understanding your goals, defining realistic timelines, identifying appropriate risk, and coordinating your investments with the rest of your financial picture.

At Intermountain Wealth Management, we help individuals and families throughout Idaho Falls and Eastern Idaho create financial strategies built around their actual priorities. Our role is to bring the different pieces together, monitor the plan over time, and make thoughtful adjustments as life changes.

If your investments have grown without a clear connection to your financial goals, now may be the right time to look at the bigger picture. Contact us for a free financial review and talk with our team about building an investment strategy designed around where you want to go.

Talk With Our Team

Get a free financial review and see how your plan fits together. **Schedule your free review** · intermountainwealthmanagement.com

Related Questions

Should all of my investment accounts use the same strategy?

Not necessarily. Different accounts may serve different purposes, have different tax treatment, or support goals with different timelines. We can evaluate them together and determine how each account fits within the broader plan.

Can spouses have different levels of investment risk?

Yes. Couples may have different experiences, preferences, and comfort levels with market changes. A financial plan can account for those differences while still creating a coordinated household strategy.

What information is helpful for an initial financial planning meeting?

Recent investment and retirement account statements, information about pensions or employer benefits, estimated income and expenses, existing debts, and a list of financial priorities can provide a useful starting point.

Can employer retirement accounts be included in a broader investment strategy?

Yes. Accounts such as 401(k)s, 403(b)s, and other workplace retirement plans can be evaluated alongside personal investment accounts so they support the same overall financial goals.

IMPORTANT DISCLOSURES

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