



FINANCIAL PLANNING

Milestones, Not Markets: How Goals-Based Planning Guides Your Financial Life at RWA

A Perspective on Planning Offered by Dina Milne, CFP®, Senior Wealth Advisor,
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Financial planning used to focus almost entirely on numbers: investment performance, market returns and quarterly statements. But at our firm, investing is just one part of a much bigger picture. Today, our process begins not with stocks or charts but with a conversation about your goals that includes these questions:

- What do you want your financial life to look like?
- What are the important milestones you dream of reaching?
- Which values matter the most to you?

By starting with your goals, we lay the foundation for your entire financial plan. From there, every decision—how to invest, the best strategies to manage taxes, and even the way your estate plan is crafted—flows from this clear vision. It's comprehensive, coordinated and integrated, designed so that each piece of your financial life helps support the outcomes you desire most.

Think of it like baking a donut: You can't start with the glaze. First, you need to make the donut itself, the core structure, before you add the finishing touch. In the same way, your investments, tax strategies and estate arrangements are the glaze that makes your plan complete, but only after your goals have shaped the foundation.

It's critical to begin with a plan that truly reflects what you need and want. That clarity gives every part of your financial strategy purpose and direction, allowing your wealth to be managed in a way that supports you and not the other way around.

Reframing Financial Decisions: Focus on Milestones, Not Market Benchmarks

When I first meet with clients, I like to start with questions that invite dreaming and reflection: "What does living your best life look like?" or "What are your dreams for the future?" These conversations reveal what truly matters. Time and again, clients tell me what's most important to them:

- Spending time with family
- Traveling the world
- Buying a new home
- Passing on a legacy
- Supporting a favorite cause
- Living debt-free
- Gaining confidence
- Having some peace of mind

By helping turn these dreams into actionable milestones, we can make financial decisions more meaningful and less stressful. Imagine prioritizing a family sabbatical

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over portfolio performance, or gifting education to grandchildren instead of simply eyeing numbers on a quarterly statement. Focusing on your milestones can provide clarity and flexibility, helping your financial plan adapt through market ups and downs as well as unexpected events.

Empowering Retiring Couples Through Comprehensive Planning

For many couples approaching retirement, the transition marks one of life's most significant milestones. Together, they face decisions about how to spend time, where to live, how to support family and what legacy they want to leave. My role is to create a space where both partners' voices are heard, helping them jointly clarify their priorities and envision their ideal future.

In my experience, couples who take time to articulate shared and individual goals enjoy greater confidence and alignment in their retirement planning. Some examples of goals include:

- Traveling the world
- Purchasing a new home
- Providing for grandchildren's education
- Supporting charitable causes

I've worked with couples navigating differing timelines or aspirations, helping each partner see how coordinated financial strategies for investments, taxes and estate planning can help bring their dreams together.

Recently, I worked with a couple to balance a desire for extended travel abroad with the need for long-term financial security and health care. By mapping out their resources and refining their goals, we designed a plan intended to support both adventure and peace of mind for years to come.

Supporting couples as they step into retirement is deeply rewarding. Our collaborative process is designed to help ensure that every milestone is considered, every worry is addressed, and every shared dream is given the space to become part of the planning process.

Finding Financial Clarity When Suddenly Single

For many suddenly single due to death or divorce, taking control of their financial journey can be transformative rather than terrifying. I've worked with many clients navigating major life transitions such as divorce or losing a spouse. Through open, judgment-free conversations, we clarify priorities and design tailored plans intended to foster confidence alongside financial well-being.

One client, recently divorced and unsure about her financial future, discovered a greater sense of confidence after we mapped a plan for her children's education, future travel and long-term independence. Another entrepreneur needed guidance on streamlining her business finances and visualizing her philanthropic ambitions. I have also had many conversations following the loss of a spouse about streamlining financial arrangements that over the years turned unwieldy. The reset for the path

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forward often involves consolidating financial accounts and providers, setting up autopayments for bills, and looping in the next generation for awareness and continuity. Across all these stories, the focus lies in aligning strategy with dreams, not just numbers.

Goal setting isn't just about the plan; it's about the journey.

Create a financial road map rooted in the milestones that matter most to you.

Supporting clients, especially women, to own their financial story and shape their future is one of the most rewarding aspects of my role. Our process is designed to help ensure each voice is heard and each goal is considered.

Integrated Strategies: Investment, Tax and Estate Planning Aligned With Personal Goals

Your milestones deserve a holistic strategy. At RWA, we aim to bring all elements of your financial life together toward a unified purpose: your goals. By integrating investment management with tax strategies and estate planning, we help create a seamless experience where every decision supports what matters most to you.

This collaborative approach means you don't have to navigate complexity alone. Whether we're helping to optimize your portfolio, looking for opportunities to minimize your tax burden or supporting your legacy goals, you benefit from experts working together, focused on your unique path.

Envisioning Your Ideal Future and Why Discovery Is the First Step

What does your ideal future look like? Maybe it means spending winters abroad, establishing a family foundation, or simply having the freedom to say "yes" more often. At RWA, our first step is listening to you and inviting you to explore possibilities without feeling pressured or judged.

Our discovery meetings are designed to help you clarify and prioritize your goals, serving as the launchpad for a partnership that's built on trust and shared vision.

You can gain greater clarity about your future, whether or not you choose to move forward.

Goal setting isn't just about the plan; it's about the journey. Let us help you create a financial road map rooted not in market benchmarks but in the milestones, memories and security that matter most to you.

Ready to take the first step? Let's explore your "why" together and craft a strategy designed just for you.

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