

Investment Objective

My investment objective is _____

Assets Included In Asset Allocation

Tax Deferred Accounts: _____
Roth Accounts: _____
Taxable Accounts: _____
HSA: _____
Others: _____

Assets Excluded From Asset Allocation

Home/Home Equity: _____
Real Estate Investments: _____
Private Business Interests: _____
OtherAssets/Investments: _____

Asset Allocation

% of Investments Allocated to Stocks _____

- Stock Funds/Individual Stocks and Allocation to Each _____

% of Investments Allocated to Bonds _____

- Bond Funds/Individual Bonds and Allocation to Each _____

% of Investments Allocated to Cash _____

- Where cash allocation will be held _____

% of Investments Allocated to Alternative Investments _____

- Alternative Investments and Allocation to Each _____

Rules for Changing Asset Allocation

My/Our criteria for changing asset allocation is:

Rules/Strategies for Controlling Fees and Taxes

Strategy to control investment costs: _____

Strategy to locate assets in the most tax efficient places: _____

Policy for portfolio rebalancing: _____

Rules/Strategies for Contributing to Investment Accounts

Investment accounts that will be utilized: _____

How much money will be contributed to each account? _____

When/how/by whom will contributions be made? _____

Rules/Strategies for Taking from Investment Accounts

Strategy to determine how much can be taken from the portfolio each year: _____

Order that accounts will be accessed: _____

Mechanics of making portfolio withdrawals (Annually, quarterly, monthly, just in time, etc.) _____

Portfolio Monitoring

How often will the portfolio be monitored? _____

How will you monitor your portfolio? (Software/Custom Spreadsheet/Other) _____

What metrics will you monitor and how?:

Portfolio balance: _____

On track for goals?: _____

Investment Returns/Performance: _____

Asset Allocation/Need to Rebalance: _____

Investment Fees: _____

Tax Diversification: _____

Contribution goals or limits and whether achieved: _____

Portfolio Inflows/Outflows: _____

Income that may impact allowable investment contributions: _____

Other: _____