

Investment Policy Statement

NAME: _____

DATE: / /

You'll Need:

- Most recent statements for all of your investment accounts
- Inflation calculators, available at www.morningstar.com/goto/30MinuteSolutions

IDENTIFY INVESTING GOALS

Investing Goal	When
Duration	Estimated Cost
Current Assets	Additional Contributions/Frequency

SPECIFY ASSET-ALLOCATION RANGES

Domestic Equity	<input type="text"/>	% to	<input type="text"/>
Large Cap (optional)	<input type="text"/>	% to	<input type="text"/>
Mid-Cap (optional)	<input type="text"/>	% to	<input type="text"/>
Small Cap (optional)	<input type="text"/>	% to	<input type="text"/>
Foreign Equity	<input type="text"/>	% to	<input type="text"/>
Developed Markets (optional)	<input type="text"/>	% to	<input type="text"/>
Developing Markets (optional)	<input type="text"/>	% to	<input type="text"/>
Bond	<input type="text"/>	% to	<input type="text"/>
Short Term (optional)	<input type="text"/>	% to	<input type="text"/>
Intermediate Term (optional)	<input type="text"/>	% to	<input type="text"/>
Long Term (optional)	<input type="text"/>	% to	<input type="text"/>
Cash	<input type="text"/>	% to	<input type="text"/>

PROJECT RATE OF RETURN

Equity	%	<input type="text"/>
Bond	%	<input type="text"/>
Cash	%	<input type="text"/>
Combined	%	<input type="text"/>

For individual investor use only. Not intended for professional advisor use.

DETERMINE INVESTMENT CRITERIA (attach additional pages if needed)

Equity:

Bond:

SPECIFY MONITORING/REBALANCING FREQUENCY

Annually Semiannually Quarterly

Rebalance when allocations to broad asset classes are % points from targets.

IDENTIFY MONITORING CRITERIA (check all that apply)**Fundamental**

Individual Investments vs. Investment Criteria

Portfolio Asset Allocation vs. Targets

Other (specify):

Other (specify):

Other (specify):

Other (specify):

Performance

Individual Investments' Return vs. Style-Specific Benchmark Return

Aggregate Asset-Class Return vs. Asset-Class Benchmark Return

Portfolio Return vs. Blended Benchmark Return

Portfolio Return vs. Portfolio's Projected Rate of Return

Current Assets vs. Goal Assets

Other (specify):