

Investment Policy Statement

NAME

DATE

INVESTMENT GOAL DETAILS

Goal

Goal Date

Goal Duration (number of years)

Amount Needed

INVESTMENT STRATEGY IN BRIEF

CURRENT INVESTMENTS

Include amounts for all accounts earmarked for goal

Employer-sponsored retirement plans (401(k), 403(b), 457 Plan)

\$

IRAs

\$

Self-employed retirement savings vehicles (SEP or SIMPLE IRA, Solo 401(k))

\$

Taxable Accounts

\$

College Savings Values

\$

Health Savings Accounts

\$

Other (specify)

\$

TARGET ASSET ALLOCATION

Include amounts for all accounts earmarked for goal

U.S. Stock

%

to

%

U.S. Large-Cap (optional)

%

to

%

U.S. Mid-Cap (optional)

%

to

%

U.S. Small-Cap (optional)

%

to

%

Foreign Stock

%

to

%

Developed Markets (optional)

%

to

%

Emerging Markets (optional)

%

to

%

Bond

%

to

%

Short-Term (optional)

%

to

%

Intermediate-Term (optional)

%

to

%

Long-Term (optional)

%

to

%

Other Asset Type (specify)

%

to

%

Investment Policy Statement

INVESTMENT SELECTION CRITERIA

Mutual Fund Criteria (supply specific parameters)

Fee Level

Manager Tenure

Morningstar Analyst Rating

Stewardship Grade

Other (specify)

Stock Criteria (supply specific parameters)

Star Rating

Moat Rating

Uncertainty Rating

% Undervalued

Other (specify)

Bond Criteria (supply specific parameters)

Credit Rating

Maturity

Other (specify)

MONITORING STANDARDS

Monitoring Frequency (check one)

Annually Semiannually Quarterly Monthly

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

Portfolio Level Monitoring Checklist (check all that apply)

- | | |
|---|---|
| <input type="radio"/> Progress toward goal | <input type="radio"/> Concentration risk (investment style, sector) |
| <input type="radio"/> Actual savings rate vs. target savings rate | <input type="radio"/> Portfolio performance vs. blended benchmark |
| <input type="radio"/> Asset allocation vs. targets | <input type="radio"/> Tax-loss harvesting opportunities |
| <input type="radio"/> Tax efficiency of taxable portfolio | <input type="radio"/> Other (specify) |

Securities Level Monitoring Checklist (check all that apply)

- | | |
|--|--|
| <input type="radio"/> Security fundamentals (manager changes, etc) | <input type="radio"/> Performance vs. benchmark/category peers |
| <input type="radio"/> Security valuations | <input type="radio"/> Other (specify) |