

# 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

Other (specify)

### Stock Criteria (supply specific parameters)

Star Rating

Moat Rating

Uncertainty Rating

Consider Buying When \_\_\_\_% Undervalued

Consider Selling When \_\_\_\_% Overvalued

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)

Progress toward goal

Concentration risk (investment style, sector)

Actual savings rate vs. target savings rate

Portfolio performance vs. blended benchmark

Asset allocation vs. targets

Tax-loss harvesting opportunities

Tax efficiency of taxable portfolio

Other (specify)

### Securities Level Monitoring Checklist (check all that apply)

Security fundamentals (manager changes, etc)

Performance vs. benchmark/category peers

Security valuations

Other (specify)