

# Investment Policy Statement

PREPARED FOR:

DATE: / /

**You'll Need:**

- Most recent statements for all of your investment accounts
- Inflation calculators, available at [www.morningstar.com/goto/30MinuteSolutions](http://www.morningstar.com/goto/30MinuteSolutions)
- Net Worth Worksheet (Worksheet 1.1), if completed
- Goal Planning Worksheet (Worksheet 3.1), if completed
- Expected Return Worksheet (Worksheet 8.1), if completed

**IDENTIFY INVESTING GOALS**

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

**SPECIFY ASSET-ALLOCATION RANGES**

<b>Domestic Equity</b>	<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"/>

<b>Foreign Equity</b>	<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"/>

<b>Bond</b>	<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"/>

<b>Cash</b>	<input type="text"/>	% to	<input type="text"/>
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**PROJECT RATE OF RETURN**

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

**DETERMINE INVESTMENT CRITERIA** (attach additional pages if needed)

Equity:

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Bond:

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**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):