

Is my investment strategy right for me?

The strategy is the engine to grow your wealth plan. It is essential to align your life goals with the right asset mix and risk level. Designing an investment strategy is complex, so the first question to ask is:

Do you have the interest, knowledge, and time to manage your own investments?

Purpose	Liquid Savings	Income and Keeping Pace	Growth and Retirement	Next Generation
Strategy	Money Market Fund	Conservative	Moderate	Aggressive
Asset Mix	100% Cash	60-80% Bond 40-20% Stock	40-60% Bond 60-40% Stock	10-30% Bond 90-70% Stock
Time Horizon	0-2 years	2-7 years	7-15 years	> 15 years
Risk / Volatility	2-5%	4-9%	10-18%	14-24%
Return Range	0.5-2%	3-6%	3-10%	3-15%

Selecting the Right Financial Assets & Portfolio Structure

All about RISK vs RETURN



Asset Type	Cash	Bonds	Stocks	Real Estate	Commodities
Region	US Mkt		International Mkt		Emerging Mkt
Stock Size	Large Cap		Mid Cap		Small Cap
Stock Style	Value		Blend		Growth
Bonds-Credit Risk	Government		Corporate		High Yield
Bonds-Maturity Risk	Short-term		Mid-term		Long-term

How to Choose the Right Investment Vehicle...

...over 10,000 Mutual Funds & ETF's, and 2,800 US Stocks

Factors to Consider:	Diversification	Liquidity	Performance	Cost to Buy	Fees
Mutual Funds	Great	Great	Depends on Manager	Depends on Share Class	Depends on Custodian
ETF's	Good	Great	Index to Market	Usually Low	Very Low
Individual Stock	None	Great	Company/Economy	Usually Low	None
Individual Bonds	None	Poor	Credit Quality/ Interest Rates	Depends on Custodian	None
Annuities	Poor Investment Selection	Very Poor	Below Average	Very High	Very High