

CoFina

Intelligent Financial Planning for Young Professionals

Plan: Investment Plan | Generated: February 25, 2026 | For: guest

Your Investment Plan

■ **Investment Plan — You**

Prerequisites

- Emergency fund complete ■
- High-interest debt paid ■ (guaranteed return beats market)

Account Priority

1. 401(k) to employer match
2. Roth IRA (max \$7,000/year)
3. 401(k) to IRS limit
4. Taxable brokerage

Portfolio (Moderate Risk)

- 70–80% global equity index (VT / VTSAX / FZROX)
- 20–30% bond index (BND / FXNAX)
- Rebalance annually — don't chase performance.

Golden Rules

- Time in market > timing the market.
- Keep expense ratios below 0.20%.
- Invest consistently; don't sell during downturns.

Disclosures

This plan is for informational purposes only and does not constitute financial, investment, or tax advice. CoFina is an AI assistant, not a licensed financial adviser.