

# Investment Strategy Worksheet

Creating a Personalized Plan Based on Your Goals and Risk Tolerance

## Introduction

This worksheet guides you through the process of creating a personalized investment strategy aligned with your financial goals and risk tolerance. Complete each section thoughtfully to develop a comprehensive approach.

### Part 1: Financial Goal Identification

Begin by identifying your financial goals across different time horizons. Be as specific as possible and include approximate amounts.

#### Short-term Goals (0-3 years)

##### Goal 1:

Description: \_\_\_\_\_

Target Amount: \$\_\_\_\_\_ Target Date: \_\_\_\_\_

##### Goal 2 (optional):

Description: \_\_\_\_\_

Target Amount: \$\_\_\_\_\_ Target Date: \_\_\_\_\_

#### Medium-term Goals (3-10 years)

##### Goal 1:

Description: \_\_\_\_\_

Target Amount: \$\_\_\_\_\_ Target Date: \_\_\_\_\_

##### Goal 2 (optional):

Description: \_\_\_\_\_

Target Amount: \$\_\_\_\_\_ Target Date: \_\_\_\_\_

## Long-term Goals (10+ years)

### Goal 1:

Description: \_\_\_\_\_

Target Amount: \$\_\_\_\_\_ Target Date: \_\_\_\_\_

### Goal 2 (optional):

Description: \_\_\_\_\_

Target Amount: \$\_\_\_\_\_ Target Date: \_\_\_\_\_

## Part 2: Risk Tolerance Assessment

Answer the following questions honestly to assess your comfort level with investment risk.

### Q1: If your investment lost 20% of its value in one month, what would you do?

- ☐ Sell all remaining investments to prevent further losses
- ☐ Sell a portion of the remaining investments
- ☐ Hold onto the investments and wait for a recovery
- ☐ Buy more of the same investment at the lower price

### Q2: Which statement best describes your investment approach?

- ☐ I prefer guaranteed returns, even if they're relatively small
- ☐ I prefer mostly stable investments with some higher-risk options
- ☐ I'm comfortable with moderate fluctuations for better long-term returns
- ☐ I seek maximum long-term growth and can tolerate significant fluctuations

### Q3: When making a long-term investment, I am:

- ☐ Primarily concerned with preserving my original investment
- ☐ Willing to accept small losses for potentially more growth
- ☐ Willing to accept moderate losses for potentially higher returns
- ☐ Focused on maximum growth, even with significant fluctuations

### Q4: Which portfolio would you be most comfortable with?

- ☐ 100% low-risk investments with 2-4% expected returns
- ☐ 70% low-risk, 30% medium-risk with 4-6% expected returns

- ☐ 40% low-risk, 40% medium-risk, 20% high-risk with 6-8% expected returns
  - ☐ 20% low-risk, 30% medium-risk, 50% high-risk with 8-10+% expected returns
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**Q5: How would you react to frequent market volatility?**

- ☐ It would make me extremely uncomfortable and anxious
  - ☐ I would be somewhat concerned but understand it's part of investing
  - ☐ I would be comfortable as long as the long-term prospects are good
  - ☐ I view volatility as an opportunity and remain focused on long-term goals
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**Based on your answers, what do you think your risk tolerance is?**

- ☐ Conservative (prioritize capital preservation)
  - ☐ Moderately Conservative (some growth with stability)
  - ☐ Moderate (balance between growth and stability)
  - ☐ Moderately Aggressive (emphasis on growth)
  - ☐ Aggressive (maximize growth potential)
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### Part 3: Strategy Development

Develop specific strategies for each goal based on your goals, time horizons, and risk tolerance.

#### Short-term Goals Strategy

Investment Vehicle	Allocation (%)
Primary: _____	_____
Secondary (optional): _____	_____
Other (optional): _____	_____
Total (must equal 100%)	

Rationale (Why did you choose these vehicles for your short-term goals?):

#### Medium-term Goals Strategy

Investment Vehicle	Allocation (%)
Primary: _____	_____
Secondary: _____	_____
Other (optional): _____	_____
Total (must equal 100%)	

Rationale (Why did you choose these vehicles for your medium-term goals?):

#### Long-term Goals Strategy

Investment Vehicle	Allocation (%)
Primary: _____	_____
Secondary: _____	_____
Other: _____	_____
<b>Total</b> (must equal 100%)	

**Rationale (Why did you choose these vehicles for your long-term goals?):**

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## Part 4: Strategy Analysis

Review your overall investment strategy and analyze its strengths and potential improvements.

**Overall Asset Allocation (across all time horizons):**

Short-term investments: \_\_\_\_\_% (e.g., savings accounts, money market funds, CDs)

Medium-term investments: \_\_\_\_\_% (e.g., bonds, balanced funds)

Long-term investments: \_\_\_\_\_% (e.g., stocks, index funds, growth funds)

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**Does your strategy properly align with your time horizons?**

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**Is your strategy consistent with your risk tolerance?**

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**How does your strategy balance risk and potential returns?**

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**What adjustments might you make to improve your strategy?**

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## Investment Strategy Portfolio Summary

Summarize your complete investment strategy, highlighting how it will help you achieve your financial goals while respecting your risk tolerance.

Write your comprehensive investment strategy summary here...