Asset Allocation Optimizer

Design appropriate allocations for investors at different life stages

Maya (Age 25) - Recent college grad starting career
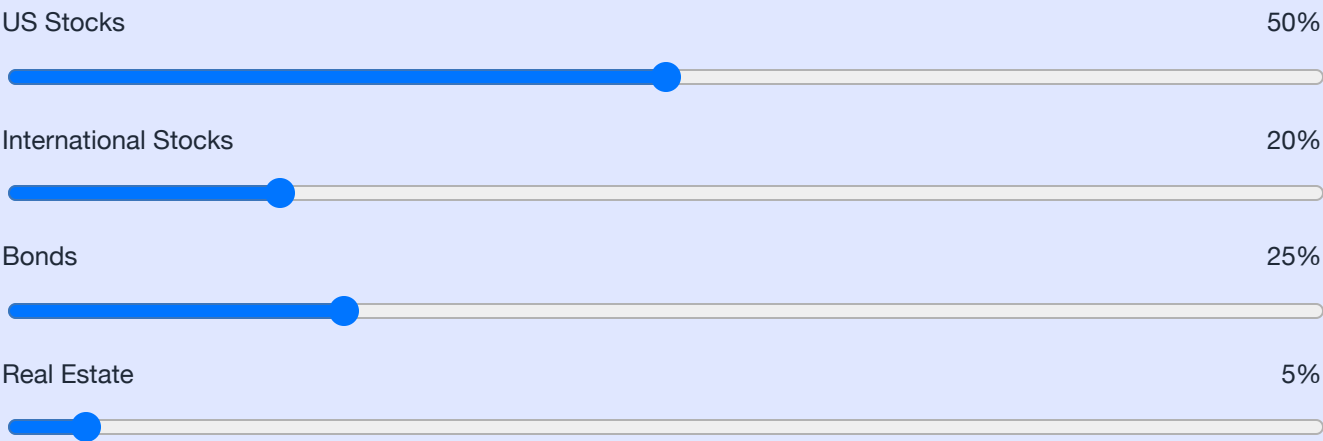
Monthly Investment	Retire Age	Years to Invest	Total Contributions
$400	**65**	**40**	**$192K**

Build Asset Allocation

US Stocks   50%

International Stocks   20%

Bonds   25%

Real Estate   5%

Total: 100%

📊 **"120 Minus Age" Rule Suggestion for Maya:**
120 - 25 = 95% stocks (using 95% for this profile)
Recommended: 95% stocks / 5% bonds

Projection Results

Total Stocks	Expected Return	Risk Level	Max Drawdown
70%	**8.5%**	**Moderate**	**-28%**

Wealth at Retirement	Recovery Time
$1.2M	**3 years**