



# Investment Policy Statement

Create your personal Investment Policy Statement (IPS) - a written document that guides your investment decisions and helps you stay disciplined during market volatility.

## Section 1: Investor Profile

**Name:**

Your name

**Date:**

mm/dd/yyyy



**Current Age:**

Age

**Target Retirement Age:**

Age

**Investment Time Horizon:**

Select...



**Risk Tolerance:**

Select...



## Section 2: Investment Objectives

**Primary Investment Goal:**

Select...



**Target Return (Annual):**

Select...



**Maximum Acceptable Loss in One Year:**

Select...



Section 3: Target Asset Allocation

Asset Class	Target %	Min %	Max %
US Stocks (Large Cap)	<div>35</div>	<div>25</div>	<div>45</div>
US Stocks (Small/Mid Cap)	<div>10</div>	<div>5</div>	<div>15</div>
International Stocks	<div>20</div>	<div>10</div>	<div>30</div>
Bonds	<div>25</div>	<div>15</div>	<div>35</div>
Real Estate (REITs)	<div>5</div>	<div>0</div>	<div>10</div>
Cash	<div>5</div>	<div>2</div>	<div>10</div>
Total	100%		

Section 4: Rebalancing Rules

Rebalancing Frequency:

☐ Quarterly

☒ Semi-annually

☐ Annually

Threshold Triggers (rebalance when allocation drifts by):

±5% from target



## Section 5: Behavioral Guardrails

Pre-commit to these rules to avoid emotional decisions:

**IF market drops 20%**



Stay the course - do not sell



**IF a "hot tip" seems tempting**



Ignore - stick to my plan



**IF I need money urgently**



Use emergency fund first



**My personal "never do" list:**

e.g., Never invest in anything I don't understand, never put more than 10% in one stock, never check portfolio daily...



## Section 6: Review Schedule

**I will review this IPS:**

Annually on my birthday



**Life events that trigger review:**

e.g., Marriage, new job, inheritance, having children...



## Commitment

I commit to following this Investment Policy Statement and will not make changes based on short-term market movements or emotions.

Signature

Date

Next Review Date