

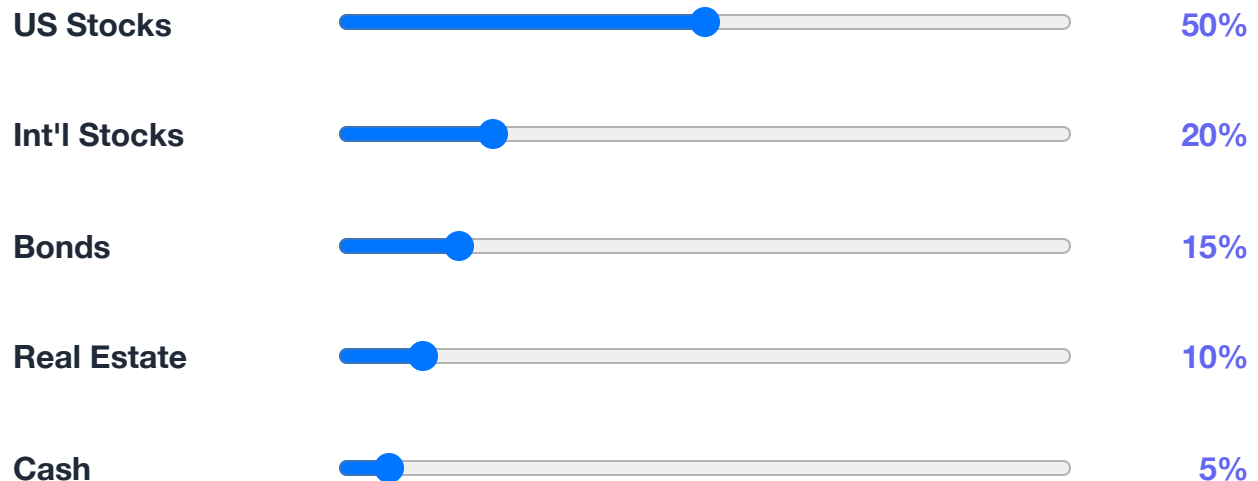


Lifecycle Portfolio Constructor

Build age-appropriate portfolios for three different life stages. Adjust allocations using the sliders, then justify your choices.

Investor Profile - Age 25: Recent college graduate, first job earning \$55,000/year, minimal savings, 40+ years until retirement. High risk tolerance, can weather market volatility.

Asset Allocation



Total

Stocks

Int'l

Bonds

RE

Cash

Projected Metrics

8.5%

Expected Return

High

Risk Level

\$1.2M

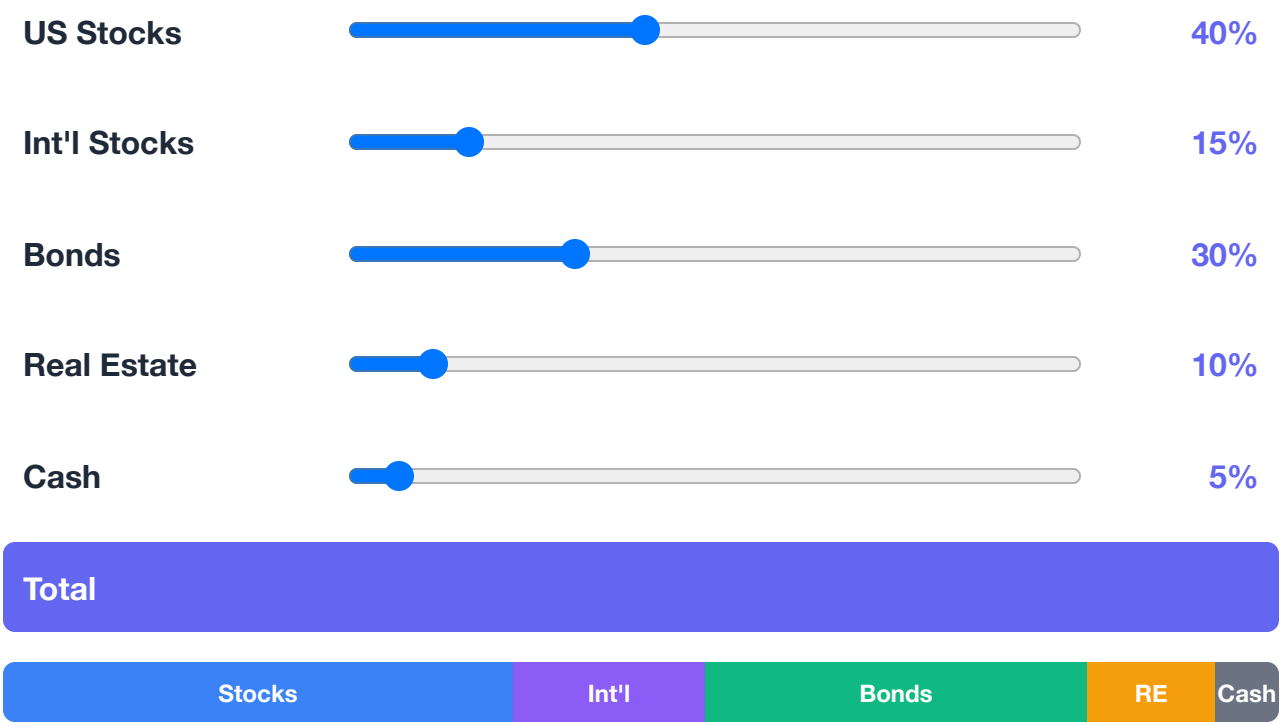
40-Year Growth (\$10K)

Justify your allocation for a 25-year-old:

Why did you choose this allocation? Consider time horizon, risk tolerance, and growth potential...

Investor Profile - Age 45: Mid-career professional, \$120,000/year income, \$300,000 in retirement savings, two kids approaching college. Moderate risk tolerance, 20 years to retirement.

Asset Allocation



Projected Metrics

6.8%

Expected Return

Moderate

Risk Level

\$1.1M

20-Year Growth (\$300K)

Justify your allocation for a 45-year-old:

Why did you choose this allocation? Consider competing financial priorities and reduced time horizon...

Investor Profile - Age 60: Pre-retiree, planning to retire in 5 years, \$800,000 in savings, home paid off. Low risk tolerance, focused on capital preservation with some growth.

Asset Allocation



Total

Stocks

Int'l

Bonds

RE

Cash

Projected Metrics

5.2%

Expected Return

Low

Risk Level

\$1.03M

5-Year Growth (\$800K)

Justify your allocation for a 60-year-old:

Why did you choose this allocation? Consider income needs, capital preservation, and sequence-of-returns risk...



Print All Portfolios