

QOL Asset Allocation Quick Reference

Risk Level	Stocks	Bonds	Gold	TIPS	Best For
Conservative	30-40%	50-60%	5-10%	5-10%	Age 75+, Poor Health
Moderate	50-60%	25-35%	10-15%	5-10%	Most Retirees 65-75
Aggressive	70-80%	10-20%	5-10%	5%	Age 65-70, Excellent Health
Inflation Fighter	40-50%	15-25%	20-25%	10-15%	High Inflation Concern

Quick Decision Process:

1. Age baseline: 65-70 (60-70% stocks), 70-75 (50-60%), 75-80 (30-50%), 80+ (20-30%)
2. Risk adjustment: Conservative (-20% stocks), Aggressive (+20% stocks)
3. Inflation concern: High (+15-25% Gold/TIPS), Low (minimal alternatives)

Recommended Starting Point (Enhanced Moderate):

50% Stocks | 30% Bonds | 15% Gold | 5% TIPS

Implementation: Quarterly rebalancing, low-cost index funds, hold gold in tax-advantaged accounts